



## Your Combined Medical and Pharmacy Deductible

Your pharmacy benefit is an important part of your health plan. For many people, pharmacy is the health plan benefit they use most often.

Your health plan has a combined medical and pharmacy deductible. This may be a change from what you have had in the past.

In a traditional copayment plan, the pharmacy benefit is usually separate from the medical benefit. There may be a pharmacy deductible and a separate medical deductible.

Your plan combines those deductibles for medical care and pharmacy care. You will be required to pay for your covered prescriptions and qualified medical expenses until you meet your deductible.

If you have a health reimbursement account (HRA), health savings account (HSA) or flexible spending account (FSA), you can use money in those accounts to pay for prescriptions and qualified medical expenses.



Until you meet the combined medical and pharmacy deductible, you may pay more for prescriptions than you have in the past. For example, in the past your traditional copayment plan may have charged you a \$25 copayment for a medication that costs \$125. With your current health plan, you will pay the actual cost of that same medication (\$125) until you meet your deductible. There are things you can do to save money on prescription medications.



## PRESCRIPTION COSTS



..... Deductible .....



Instead of copayments, you will pay the actual cost of your prescriptions until you meet the deductible.

Dollar amounts shown are for illustrative purposes only.

## LOWERING YOUR PRESCRIPTION COSTS

You can lower your prescription costs by following these recommendations.

**Use Our Network of Pharmacies** – You can fill your prescriptions through one of our approximately 64,000 retail network pharmacies across the U.S. These pharmacies have agreed to accept our contracted rates.

**Look into Mail Service** – Instead of paying month by month for prescriptions, you may save money and time through our mail service pharmacy, if it's available to you. Mail service allows you to fill a three-month supply of your prescription medication. In addition, your prescriptions are conveniently mailed to your home with standard shipping at no additional cost.

With mail service you'll get:

- 24/7 phone access to pharmacists
- Information about potential lower-cost medication options
- A state-of-the-art dispensing process with multiple quality checks for safety and accuracy

**Ask About Lower-Cost Options** – Find out about lower-cost options with help from these resources:

- **Your doctor** – When you're in the doctor's office, ask about lower-cost options for your treatment. There may be an effective, safe alternative that costs less.
- **Customer Care** – Call the number on the back of your health plan ID card for help comparing prescription costs and ask about mail-order service.
- **Your pharmacist** – Be sure to ask the pharmacist about generic versions of your prescription and if there are other ways you could be saving money on your prescriptions.
- **myuhc.com**® – Log onto **myuhc.com** and compare prescription and other medication prices, find lower-cost options and locate pharmacies in the network.

**Remember...** Generic drugs have the same active ingredients as brand-name drugs.

**Did you know...** There may be a big difference in price between name brand and generic prescriptions.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc., or their affiliates.

Health reimbursement accounts (HRAs), flexible spending accounts (FSAs) and health savings accounts (HSAs) are administered by OptumHealth Financial Services<sup>SM</sup> and are subject to eligibility and restrictions. HSAs, HRAs and FSAs are not insurance. Health reimbursement accounts may also be referred to as health reimbursement arrangements.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

myuhc.com<sup>®</sup> is a registered trademark of UnitedHealth Group Incorporated.

100-11693 9/12



© 2012 United HealthCare Services, Inc.  
UHCEW602676-000