



# Pharmacy Benefits Summary

Effective:  
January 1, 2017

## Bryant University HDHP with HAS

Your pharmacy benefits help you get the right medication at a reasonable price. Understanding the features of your plan can help you to get the most from your benefits when making medication decisions with your doctor.

OptumRx manages and processes your plan's pharmacy claims. We are also here to answer your pharmacy benefit questions and tell you about programs offered by your plan.

### Your pharmacy benefits at a glance

Fill short-term medications, such as antibiotics, at a local retail pharmacy. Costs shown below are for network pharmacies. Your costs at non-participating pharmacies will be higher.

Get the medications you take regularly (also known as maintenance medications) through OptumRx home delivery.

Deductible: \$1,500 individual; \$3,000 family  
Out of pocket: \$3,000 individual; \$6,000 family

	30-days at Retail	90-days at Home Delivery
<b>Tier 1</b> (Low-cost generics)	\$5	\$12.50
<b>Tier 2</b> (Preferred brand name drugs)	\$25	\$62.50
<b>Tier 3</b> (Non-preferred brand name drugs)	\$50	\$125

## Frequently asked questions

### How do I find a participating retail pharmacy?

With OptumRx, you can fill prescriptions at thousands of pharmacies nationwide. There are two ways to quickly and easily find a retail pharmacy near you.

- Use the Locate a Pharmacy tool at [optumrx.com](https://www.optumrx.com).
- Call <TFN>.

### What is the difference between brand name and generic medications?

Generic medications contain the same active ingredients (what makes the medication work) as brand name medications, but they often cost less.

### How do I request a prior authorization?

Certain medications may require special approval to be covered. This is called prior authorization. If your doctor prescribes one of these medications, you, your pharmacist or doctor can begin the review process by calling OptumRx customer service. A customer service advocate will work with your doctor's office to get the information for a prior authorization review.

### Looking for more information?

Your plan's website, [optumrx.com](https://www.optumrx.com), is the best source for up-to-date information about all of the medications your pharmacy benefit covers, possible lower-cost options and cost comparisons.

When you register online and open an account, you can use the website's helpful tools and features to:

- Look up the price of drugs covered by your plan
- Find lower-cost options
- Refill and renew home delivery prescriptions
- View your order status and claims history
- Sign up for text reminders to take and refill your medicine
- View your benefits in real time
- Shop for health and wellness products

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**Contact us:** Call <TFN> or go to [optumrx.com](https://www.optumrx.com).

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