

# Understanding your pharmacy benefits: **Optum Rx®**



Did you know your Surest health plan includes medical benefits and pharmacy coverage for a variety of prescription drugs? The Surest pharmacy benefit manager is OptumRx.

## Compare costs

Sign in to your member account on the Surest app or [Benefits.Surest.com](https://Benefits.Surest.com).

### You can:



Search for prescriptions by name to see coverage details.



Check prices (copays) for your covered prescriptions.



Choose from pharmacies in the broad, national OptumRx network of retail pharmacies or Optum Home Delivery for mail orders.

Shopping around is part of the intuitive Surest plan design. When you can check prices in advance and compare options, you may even find opportunities to save. *If the cost at the pharmacy is less than the assigned copay, you'll pay the lower cost.*

The screenshots show the following steps:

- Find care:** A search bar at the top contains "amoxicillin". Below it, a list of search results includes "Amoxicillin", "Amoxicillin-Pot Clavulanate ER", and "Amoxicillin-Pot Clavulanate".
- Search results:** A map shows locations for "Amoxicillin" with pins labeled "\$5". Below the map is a search bar and buttons for "Lowest p...", "Distance", and "Price". A message says "49 results for Amoxicillin near 54321". Below this, two pharmacy options are listed: "Mainstreet Drug" at "\$5" and "Memorial Pharmacy" at "\$10".
- Pharmacy details:** A detailed view for "Mainstreet Drug" is shown. It includes the address "33 Felosa Dr, Anytown", "Your responsibility \$5", "1 month supply", a "Pharmacy info" button, and an "Additional information" section with "Mainstreet Drug" and "33 Felosa Dr, Anytown" and a "In network" checkmark.

Illustrative example only. Cost and coverage may vary.

## Formulary tiers: Standard and specialty (complex) drugs

The point of tiers is that high costs can sometimes be avoided when an equally effective generic alternative exists. This lowest-net-cost philosophy can help drive down costs.

- 1** Tier 1/Specialty Tier 1: Preferred generics and some lower-cost brand products (typically the least costly at the pharmacy)
- 2** Tier 2/Specialty Tier 2: Preferred brand-name drugs that are typically less costly and some higher-cost non-preferred generics
- 3** Tier 3/Specialty Tier 3: Non-preferred products, may include some higher-cost non-preferred generics

## Optum Home Delivery

Receive a 3-month supply of ongoing maintenance medications, with free standard shipping, mailed to your home.

### There are 3 ways to get your medications mailed:

1. Go to OptumRx.com.
2. Call a health care advisor at 800-357-1371.
3. Ask your doctor to send a prescription to OptumRx.

### Sign up for automatic refills at no additional cost.

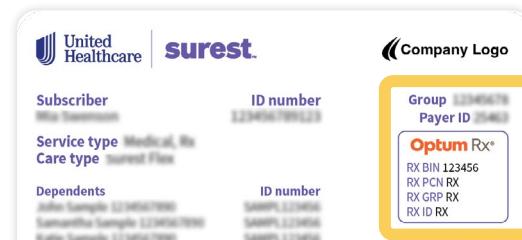
You'll receive a notification when it's time to refill your 3-month supply, with orders charged to your account.

### 90-day supply

Get a 90-day supply of non-specialty medications at in-network retail pharmacies at the same copay as mail order.

### Specialty pharmacy

Some medications are considered specialty drugs that may require special handling or administration, available only in 30-day supplies. Specialty prescriptions must be filled through Optum Specialty by calling 855-427-4682.



### Helpful tip

When you fill your prescription at the pharmacy, show them your Surest ID card. This card has the details needed to send your pharmacy claims to Surest.

Card is for illustrative purposes only.



### Still have questions?

Call Surest Member Services at  
**866-683-6440, Monday-Friday, 6 am-9 pm CT.**