PHARMACY BENEFITS

Prescription Drug Coverage for Medical Plans

Our Prescription Drug Program is coordinated through OptumRx via UnitedHealthcare. That means you will only have one ID card for both medical care and prescriptions. Your cost for prescriptions is determined by the tier assigned to the prescription drug product. Products are assigned as Generic, Preferred, or Non-Preferred.

	HEALTH SAVINGS MEDICAL PLAN		SUREST MEDICAL PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
RETAIL RX (30-DAY SUPPLY)				
GENERIC	80%*	60%*	$20 copay	Not Covered
PREFERRED	80%*	60%*	$60 copay	Not Covered
NON-PREFERRED	80%*	60%*	$120 copay	Not Covered
MAIL ORDER RX (90-DAY SUPPLY)				
GENERIC	80%*	Not covered	$50 copay	Not Covered
PREFERRED	80%*	Not covered	$150 copay	Not Covered
NON-PREFERRED	80%*	Not covered	$300 copay	Not Covered

*After deductible

Generic Drugs

Looking to save money on medication costs? You've most likely heard that generic prescription drugs are a more affordable option, so here's the skinny: Generic drugs are versions of brand-name drugs with the exact same dosage, intended use, side effects, route of administration, risks, safety and strength. Because they are the same medicine, generic drugs are just as effective as brand-name drugs and undergo the same rigid FDA standards. But on average, **a generic version costs 80% to 85% less than the brand-name equivalent.**

Price Check

Checking the cost of your medication before you head to the pharmacy helps you stay informed and avoids surprise costs. Log in to your medical account (HSA medical plan: www.myuhc.com / Surest medical plan: https://benefits.surest.com/) and navigate to prescription benefits. Enter the name and dose of your medication to view the cost at various pharmacies near you. Download the UHC or Surest app to check prescription costs right from your doctor's office!

Mail Order Prescription Benefits

Another way to increase your health plan value is the management of your monthly and ongoing medications, like those for high blood pressure or diabetes. Do your research and check to see if mail ordering your prescriptions can work for you and save you money.

Note: Websites/apps such as GoodRx and RxSaver let you find discounts on prescriptions (often most helpful with expensive or brand prescriptions). If you use these discounts, make sure to check the price against the cost through your insurance to get the best deal. Note that these discounts can't be combined with your benefit plan's coverage. As a result, if you choose to use a discount card from websites/apps such as GoodRx or RxSaver, the amount you pay will not count toward your deductible or out-of-pocket maximum under the benefit plan.