

Broad medication coverage at an economical cost.

Despite the growing number of generics, pharmacy costs continue to rise. UnitedHealthcare created the Essential Prescription Drug List (PDL) to help reduce pharmacy costs for members while maintaining broad access of medications.

This PDL for UnitedHealthcare commercial plan members combines a benefit design with four tiers with a closed drug list. Medications that aren't listed are excluded from coverage. Exclusions, while potentially disruptive, may help significantly to reduce costs. In most therapeutic classes, there are multiple medications that all work the same or in a similar way. By covering only those drugs that offer both unique clinical value and competitive prices, we provide coverage for treatment options your patients need while providing them with lower total pharmacy costs. In the rare circumstance a member is unable to use a covered option, an exception process is available.

Essential PDL benefit information.

The Essential PDL has four tiers of medications. Tier 1 and Tier 2 medications have affordable cost-share amounts. This helps encourage members to use these more cost-effective options. Tier 3 or Tier 4 medications have higher cost shares. Most Tier 4 medications have a Tier 1 or Tier 2 lower-cost option.

Example: Cost-share structure

Tier	Member Cost	Covered Drugs
Tier 1	\$0-\$15 copay range	Many generic drugs, select highest value brand drugs. Some preventive medications may be \$0 per Health Care Reform
Tier 2	\$45-55 copay range	Lower value generic drugs and high-value brand drugs
Tier 3	\$150 -20% coinsurance (whatever is greater)	Limited number of lower value drugs and high-value specialty drugs
Tier 4	\$300/30% coinsurance (whatever is greater)	Lowest value drugs and highest cost specialty drugs

NOTE: If the cost of the drug is less than the member's copay or coinsurance cost-share; the member will pay no more than the cost of the drug. If a medication is not on Tier 1 - 4, it is excluded from benefit coverage.

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Prescribing excluded medications.

With several covered drug options available for an excluded medication, members must try all covered options first unless there's a contraindication. If an excluded medication is necessary, request coverage through our standard review process. If approved, the medication(s) is covered at the highest copay/coinsurance. We offer comprehensive information and resources so your employees are aware of their lower cost options.

Helping members make better decisions.

We give members information tools, and support they need to make better health care decisions. Members will receive letters if they're affected by a medication update including lower-cost medications that are available to them. If your employees have questions, here's what they can do and what they can expect when they have a prescription filled:

- **Online at myuhc.com**[®]: Members can price medications before buying them at the pharmacy.
- **At the pharmacy**: A computer messaging system alerts pharmacists to dispense the lowest-cost medication, which could be a brand or generic.
- **Over the phone**: Members can call number on the back of their health plan ID card for more information on lower-cost options and to learn more about their benefit plan.

Updating the Prescription Drug List.

To respond to price changes, new clinical information or other market factors that affect medications, we update the PDL typically 2-3 times per year. For example, when a medication's price increases in the middle of the year, we're able to make a mid-year change. This helps us manage your patient's pharmacy benefit responsibly—providing more affordable options and reducing excess costs.

Get a copy of the Essential PDL.

To assist care providers, a copy of the Essential PDL is available at UHCprovider.com and a coverage lookup tool is available at welcometouhc.com.



Contact your UnitedHealthcare representative for additional information.
