

How Much Does VITAS Pay for My Preventive Drugs?

The VITAS Employee Medical Insurance Plans under UnitedHealthcare (UHC) and Kaiser Permanente (KP) cover 100 percent of the cost of certain preventive medications with no out-of-pocket cost to you toward your deductible. These include:

- Breast cancer prevention
- Cardiovascular/heart disease–blood clot/platelet therapy
- Cardiovascular/heart disease–high blood pressure
- Cardiovascular/heart disease–high cholesterol
- Central nervous system–mental health
- Central nervous system–multiple sclerosis

Under the UHC Plan

For 2017, UHC has added to the list above and expanded their preventive medication and supply list to include:

- Diabetes–insulin
- Diabetes–non-insulin
- Diabetes–diabetes supplies
- Immunosuppressant–Organ replacement
- HIV
- Musculoskeletal–Osteoporosis
- Respiratory–asthma/COPD
- Certain vitamins

Under the UHC plan, all preventive medications classified as Tier 1 in the most current “Preventive Core Drug List” are covered 100 percent. (The drug list changes periodically.) You can find the most current drug list on the VITAS *i*-net, or you can get a copy from your HR Representative or your Business Manager.

VITAS’ percentage of coverage is different for qualifying Tier 2 and Tier 3 preventive medications. With qualifying Tier 2 medications, VITAS covers 80 percent of the cost and the employee pays 20 percent. With qualifying Tier 3 medications, VITAS pays 60 percent of the cost and the employee pays 40 percent. None of your costs for these preventive medications are subject to your deductible.

To find out the tier of your preventive medication, or to find out if your preventive medication even qualifies for this benefit, call UHC or ask your pharmacist. If you are currently taking a Tier 2 or Tier 3 medication, talk to your doctor about switching to a lower-cost alternative.

You may also discuss your medications with a Compass Health Pro to see if there are lower-priced options available.

For more information about these and other medication-related matters, visit the UHC website at www.myuhc.com, or call UHC at 1.877.462.5078.

Under the KP Plan

Kaiser Permanente maintains a separate list of preventive medications and classifies them as “generic” or “brand-name.” Your cost share for your preventive medications will depend on whether they are of a generic or brand-name formulary.

Once you meet your plan deductible, you will pay \$10 for certain “generic” preventive medications that you buy at a retail pharmacy, and you will pay \$30 for certain “brand-name” preventive medications that you buy at a retail pharmacy. If you buy your medications by mail-order and you’ve met your plan deductible, you will pay \$20 for generic medications and \$60 for brand-name medications.

What Will I Pay at the Pharmacy with the VITAS Medical Plan?

Until you meet your Plan deductible for the year, you will pay, out-of-pocket, the full negotiated contract prices for your prescriptions. Most generic preventive medications, however, are covered 100 percent by VITAS, with no obligation on your part to pay any money towards your plan deductible.

UnitedHealthcare members

Under the UnitedHealthcare (UHC) Plan, once you meet your deductible, the Plan will pay a percentage of your covered prescriptions. The percentage the Plan pays is based on whether your medications are generic, brand-name or non-formulary. You can obtain your regular prescriptions at a UHC-contracted retail pharmacy or a chain retail outlet that sells discounted medications.

Kaiser Permanente members

Kaiser Permanente (KP) members have a plan similar to the UHC one described above; however, once you have met your deductible for the year, you will pay a flat, per-prescription co-pay for your prescriptions, depending on whether the prescription is for a generic or brand name medication.



Mail-order medications

You might find that purchasing and refilling your maintenance medications, or medications that you take every month, by mail-order is less expensive for you than buying them at a retail pharmacy. Both UHC and KP have mail-order pharmacy services.

To find out which method of buying your maintenance medications is more economical—mail-order or retail—or to find out how to purchase then refill your maintenance medications by mail-order, go to your insurance provider's website

for more information (www.myuhc.com or www.kp.org), or call your insurance provider's toll-free number for assistance (877.462.5078 for United HealthCare; 800.464.4000 for Kaiser Permanente).

For its members, UHC provides an online tool for comparing the costs of prescription medications. Simply log in at www.myuhc.com and click on "Manage My Prescriptions," then click on "Price a Medication." Enter the information the system requires, and it will calculate your out-of-pocket cost for a mail-order or retail purchase of your medication.

OptumRx Mail Service Member Select Program: Home Delivery of Maintenance Medications

OptumRx provides an effective cost-saving mail service benefit called Mail Service Member Select Program (MSMSP), which will allow eligible members the flexibility to fill their maintenance medications through home delivery or continue at a retail pharmacy.

How does the Mail Service Member Select Program work?

Similar to traditional mandatory mail programs, MSMSP requires members to use OptumRx home delivery after two maintenance refills at retail pharmacies. This benefit allows members to save money on their maintenance medications and save time through the convenience of home delivery.

After their initial fill at a retail pharmacy, members will be notified by MSMSP through a mailed letter that they must move to OptumRx home delivery or pay more for their maintenance

medication at retail. After their second retail fill, they are contacted again by phone or mail with a similar message.

After the two grace refills, if members choose not to move to home delivery, they are responsible for paying a greater share of their medications' cost.

To accommodate member preference, MSMSP offers a disenroll feature that allows members to continue filling their maintenance medications at their retail pharmacy, with minimal disruption and without a higher co-insurance.

What are the advantages of using the Mail Service Member Select Program?

The MSMSP gives members the convenience of getting their maintenance medications at home through home delivery while saving money.