



Right here. For you.

# Understanding your Prescription Drug Benefit

Your 3-tier prescription drug benefit makes it easy for you to make informed choices and encourages savings when choosing your medications. Your copayment will vary based on the tier placement of your prescription drug.

## Tier 1

This tier includes the most cost-effective generic drugs.

## Tier 2

This tier includes preferred brand-name drugs that have clinical advantages and offer overall greater value than other products in the same drug class. Select generic drugs may also be placed in Tier 2 based on safety, efficacy and overall value.

## Tier 3

This tier contains all other brand-name and generic drugs, many of which have more cost-effective alternatives.

You can fill your prescription at any pharmacy in our nationwide network, which includes:

**National retail chain pharmacies**



**Independent pharmacies**



**Mail service pharmacies**



**Specialty pharmacies**



To view which medications fall under which tier, check the costs of your medications, and find in-network pharmacies, visit [Member.UniveraHealthcare.com](http://Member.UniveraHealthcare.com).

# Taking care of you

Understanding your health care options is important. That's why we offer a range of tools and resources designed to support you along the way. You have access to a broad network of over 66,000 pharmacies—including regional, national and local independent options—so you can have access to care wherever life takes you. You can also explore your benefits, estimate medical costs, and feel more confident in the choices you make about your health when you use our online tools and resources.

## We're right here to help you understand cost & care options

Worried about high prescription drug costs? We're here to help. Use our tools and tips to better understand your options, find savings and make informed choices about your medications.

### Online tools

With our online tools, you can see real-time drug prices at in-network pharmacies, check where your medications fall on the formulary and get out-of-pocket cost estimates based on your plan.

### Consider Home Delivery

Ordering a 90-day supply of your prescriptions through our mail order pharmacy partners can deliver savings up to 33%. This is ideal (and required for some plans) if you take a prescription medication on a continuing basis.

### Start Small

When starting a new prescription, ask for samples or a short supply to start. That way, if you experience any side effects, or the medication doesn't work as expected, you won't be stuck with more than you need.

### Automatic Prescription Discount Program

As a Univera Healthcare member, you're automatically enrolled in a free prescription discount program. It provides seamless savings on thousands of brand-name and generic medications not covered by your plan.



To learn more about prescription drug savings, call the number on the back of your Member Card or log in to your Member Account at **Member.UniveraHealthcare.com**



Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex. Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.  
注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。

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