



Pharmacies and prescriptions

Understanding your pharmacy benefit – and the choices it offers – can help you get the most out of your coverage and help you save money on prescription medications. Our Web site, www.oxfordhealth.com, is convenient and secure and uses the latest technology and tools to let you compare and analyze medications and benefit options.

Simply log on to www.oxfordhealth.com and click on “*Tools and Resources*” > “*Practical Resources*” > “*Your Pharmacy Coverage*.” From here you can access:

- ▶ **Payment and coverage information** about prescription medications
- ▶ Information about **lower cost medication alternatives**
- ▶ A list of **participating retail pharmacies** by ZIP code
- ▶ Your **prescription history**
- ▶ **Prescription refill by mail information** and tips for managing your mail order account if you have a mail pharmacy benefit

Over the phone

Call Pharmacy Customer Service at 1-800-905-0201. Representatives are available to assist you 24 hours a day, every day of the year, except Thanksgiving and Christmas.



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Your Pharmacy Benefit Program



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Oxford's HMO products are underwritten by Oxford Health Plans (NY), Inc., Oxford Health Plans (NJ), Inc., and Oxford Health Plans (CT), Inc., and Oxford's insurance products are underwritten by Oxford Health Insurance, Inc.

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Welcome to your pharmacy benefit program

Your pharmacy benefit provides coverage for prescription medications approved by the U.S. Food and Drug Administration (FDA). Our goal is to support you and your doctor by providing access to a wide variety of medications and helping to make the medications you need more affordable. We offer programs and tools to help you make informed decisions, save money and get the most out of your pharmacy benefit.

Using a participating retail pharmacy

Choose a pharmacy that's in the network

To get the most from your pharmacy benefit, you should use a participating retail pharmacy. More than 60,000 retail pharmacies are in our network, including both chain and independent stores located across the United States. Filling prescriptions at pharmacies outside our network will increase your cost.

To find participating retail pharmacies near you, visit our Web site at www.oxfordhealth.com or call the Pharmacy Customer Service number on your Oxford ID card to use the voice-activated pharmacy locator.

Fill prescriptions at a participating retail pharmacy

Simply show your Oxford ID card to the pharmacist. Your pharmacist will tell you how much you owe for the prescription.

Using the mail order pharmacy

Medco By Mail sends your prescription medicines directly to you by mail – a great convenience for medications you take on an ongoing basis, such as those used to treat chronic conditions like high blood pressure or diabetes. Additionally, you could save money by using the mail order pharmacy. Visit www.oxfordhealth.com to access medication pricing information.

Step 1 The first time your doctor prescribes a medication that you will take on a regular basis, ask for two prescriptions.

The first prescription should be written for a one-month supply that can be immediately filled at a participating retail pharmacy*.

The second prescription should be written for a 90-day supply of the medication with refills. Use the 90-day prescription to obtain your medication from the mail order pharmacy. The mail order pharmacy cannot alter your prescription, which must be dispensed as written by your doctor. You will be charged according to your pharmacy benefit for any prescription you submit to the mail order pharmacy.

Step 2 Use the process that is most convenient for you to fill mail order prescriptions:
FAX – Give your doctor your ID number. Then have your doctor call 1-888-327-9791 for instructions about how to fax your prescription to the pharmacy. Prescription fax forms are available at www.oxfordhealth.com but must be faxed in by your doctor.

MAIL – Mail the completed Medco By Mail Order Form and the Health, Allergy and Medication Questionnaire, along with your prescription. The information you supply on this questionnaire is kept confidential and helps the pharmacist check for potential medication interactions. Forms are available online at www.oxfordhealth.com or by calling the Pharmacy Customer Service number on your Oxford ID card. Mail completed forms and your prescription to the address on the mail order form.

Step 3 Pay for your prescription.

You can pay by check, money order or credit card.

To enroll for e-check payments, set up an automated payment plan using a credit card and to price medications, log on to www.oxfordhealth.com or call 1-800-948-8779.

We promptly deliver your order in a package that doesn't indicate the contents. Your prescription order will be delivered to you within seven to 11 days. Your package will include a medication container, refill instructions, and information about your medication.

When you have only a two-week supply of your medication left, it's time to reorder.

Refills can be ordered online through www.oxfordhealth.com, by phone at 1-800-4REFILL (1-800-473-3455) or by mail using the Medco By Mail Order Form. Have your member ID number, prescription number and payment method ready.

*For fully insured New Jersey members, a 90-day supply may be available at retail.

The right medications for you

Make informed decisions

When selecting a medication, you and your doctor should consult the UnitedHealthcare Prescription Drug List (PDL). The PDL includes all brand and generic medications approved by the FDA†. Medications may be placed on different “tiers” based on their overall value, with Tier 1 being the most affordable tier option. To determine your medication's tier level and any available lower cost alternatives, visit www.oxfordhealth.com and click on “Tools and Resources.”



Look for lower cost alternatives

Generic medications contain the same active ingredients – the chemicals that make a medication work – as brand medications, and they must meet the same strict FDA standards for quality, strength and purity as brand medications. Over 75% of brands have generic equivalents available, so ask your doctor if one is appropriate for you. While generics are typically less expensive than the brand, that may not always be the case, so be sure to check prices at www.oxfordhealth.com to determine your lowest cost option.

†For fully insured New Jersey members, all FDA-approved drugs are covered subject to the terms and conditions of your benefit plan.