

# PRESCRIPTION DRUG PLAN

UniCare's Prescription Drug Plan offers convenience, quality service and savings to both you and your associates. Our retail networks and mail order program help control the price of prescriptions and our utilization review services help promote appropriate care. We also offer Formulary programs to encourage your employees and their doctors and pharmacists to use suitable and cost-effective drugs.

## Retail Network

UniCare offers an extensive network of approximately 54,000 participating pharmacies located throughout the United States for our Prescription Drug Plan. Our network includes most major chains, as well as many independent, neighborhood pharmacies. Getting prescriptions filled is easy and convenient for your employees because of the numerous pharmacy location choices.

## Mail Order Drug Program

PrecisionRx, UniCare's Mail Order Drug Program, offers convenience to your associates and may also reduce your pharmaceutical benefits costs through competitive average wholesale price discounts. The program also saves money by using generic drugs whenever appropriate. And now UniCare's GenericChoice<sup>SM</sup> program is available through mail order, which means the savings are even greater.

**UniCare's Prescription Drug Plan is also one of the few prescription drug management programs not owned, controlled or influenced by any drug manufacturing companies. This means our Formulary and clinical programs have a higher degree of objectivity and can provide beneficial and economical choices.**

## Cost Saving Features

### GenericChoice

Prescription drug spending affects employees and employers alike with increased health care coverage premiums and out-of-pocket expenses. UniCare's GenericChoice<sup>SM</sup> program is designed to help associates and employers combat this trend by encouraging members to utilize safe and effective generic equivalents and alternatives as an appropriate option to costly brand name drugs.

Through GenericChoice a member's first copayment for each GenericChoice drug is waived. This means members can potentially save \$130 up to \$350 annually\*—and that's only the cost savings for one prescription drug. The savings possibility is even greater if members switch to GenericChoice for more than one prescription.

\*\$130 savings estimate based on switching from a Formulary brand drug to a GenericChoice drug; \$350 savings estimate based on switching from a non-Formulary brand drug to a GenericChoice drug.

### Drug Utilization Review

All pharmacies—both retail and mail order—agree to follow our drug utilization review (DUR) process, which reviews prescription decisions according to accepted national standards of quality and effectiveness. Our comprehensive DUR process has three levels of quality checks for your associates before, during and after their prescriptions are filled under the benefits plan.

### Quantity Supply/Dispensing Limits

Quantity Supply (QS) is defined as the maximum amount of a drug that can be dispensed at the pharmacy at any one given time. UniCare imposes dispensing limits on drugs as one method to encourage appropriate drug use. The QS limits adhere to FDA and manufacturers-approved dosing guidelines and are a safeguard to help prevent members from experiencing harm by exceeding the recommended dosage.

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## Formulary

UniCare's Prescription Drug Formulary is a list of effective, affordable and commonly prescribed brand name and generic drugs for your associates. Because UniCare strives to provide our Prescription Drug Plan members with the best possible access to covered drugs, the Formulary is reviewed and updated quarterly, as appropriate, by the Pharmacy & Therapeutics (P&T) Committee. The P&T Committee is comprised of practicing physicians and pharmacists representing various provider specialties from a broad geographic area. Formulary revisions are based on objective evaluation of the efficacy, safety and value of medications.

## Flexible Plan Design

Through combinations of copayments, coinsurance, deductibles, plan limitations and dollar maximums, we can offer you a cost-effective prescription drug program tailored to meet your benefits needs.

Many of our plans are designed so employees pay the lowest out-of-pocket cost when they use network pharmacies to get their prescriptions filled. We can also build in copayment differentials that promote the appropriate use of generic versus formulary brand name drugs or non-formulary brand name drugs. UniCare account managers will work with you to develop a plan design that creates an effective, long-term solution to your pharmacy management needs.

## Streamlined Administration

The heart of our program is our centralized claims processing system. All UniCare network pharmacies are connected to this system, giving pharmacists quick and easy online access to pertinent information. More than just a practical approach, a single database helps provide more comprehensive pharmaceutical care for each patient.

When an employee fills a prescription, the retail or mail order pharmacist can instantly file a claim at point-of-service terminals and receive information about the employee's eligibility, benefits coverage, current drug utilization and any Formulary features. As a full-service health benefits company, UniCare enables you to integrate your prescription drug program with your medical and other employee benefits plans.

## Prior Authorization Of Benefits (PAB) Program

The Prior Authorization of Benefits (PAB) Program has been designed to help support the proper use of medications as well as to maintain an affordable prescription drug benefit. Inappropriate use of medications can adversely affect clinical care and impact the increase in pharmaceutical spending. A select list of medications requires PAB. The PAB list is reviewed/updated periodically by the P&T Committee.

## Member Services

Our online Provider Finder at [www.unicare.com](http://www.unicare.com) helps your employees find the nearest network pharmacy. Associates are also able to nominate non-participating pharmacies to our network. In addition, employees can look up copayment amounts, view past claims and may also reach a customer service representative through a toll-free telephone number with questions about their benefits and the plan.

Through our Web site, members can also access Healthcare Advisor™ by Subimo, a valuable resource that delivers health care information in a relevant and easy-to-understand way. Members can look up information on more than 11,000 prescription drugs (including equivalents), see the tradeoffs between side effects, effectiveness and costs, and more!

Another helpful online service available to enrolled members is the ability to order their mail order prescriptions online. By registering at [www.precisionrx.com](http://www.precisionrx.com), members can order these prescriptions using the ease and convenience of the Internet.

## Added Benefits For Added Value

Our HealthyExtensions<sup>SM</sup> program\*, available to our Prescription Drug Plan members at no cost, builds on existing UniCare prevention and wellness benefits by providing members with access to a large selection of materials, services and products for health and fitness at special discounted rates, including:

- Fitness club memberships
- Skin care products
- Resort and spa services and vacation packages (now including Club Med)
- Children's safety products
- Teeth whitening
- Prescription eyewear
- Health and wellness products
- Laser vision correction
- Weight loss programs
- Hearing aids
- Nutritional supplements
- Alternative health care information
- Massage therapy
- And much more!

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\*HealthyExtensions materials, services and products are not eligible for benefits under a member's benefits plan and are not insurance benefits. Members are fully responsible for the charges associated with these materials, services and products, all of which are provided by independent practitioners not affiliated with UniCare. Please note this program is subject to change or cancellation without notice. Please call the customer service number on your ID card if you have any questions.

If the health plan is provided on a self-funded basis by your employer, claims are administered by any of the following companies, UniCare Life & Health Insurance Company, UniCare Health Plans of the Midwest, Inc. (HMO only in IL and IN), or UniCare Health Plans of Texas, Inc. (HMO only in TX). If your health plan is insured or health maintenance organization coverage, the coverage is provided by one of the following companies: UniCare Life & Health Insurance Company, UniCare Health Insurance Company of the Midwest (IL and IN only), UniCare Health Plans of the Midwest, Inc. (HMO only in IL and IN), UniCare Health Plan of Oklahoma, Inc. (HMO only in OK), UniCare Health Plan of Virginia, Inc. (HMO only in VA), UniCare Health Insurance Company of Texas (TX only), or UniCare Health Plans of Texas, Inc. (HMO only in TX). Pharmacy benefits management services provided by Professional Claim Services, Inc. d/b/a WellPoint Pharmacy Management. UN500092 9/05