



Plan Guide 2023

**Take advantage of all your
Group Medicare Advantage plan
options have to offer**

IBM

UnitedHealthcare® Group Medicare Advantage (PPO)



Effective: January 1, 2023 through December 31, 2023

**United
Healthcare**

IBM®

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Introducing the Plan Options

IBM Group Medicare Advantage plan options

You will soon turn age 65 and become Medicare-eligible. With this milestone it is time to learn more about Medicare and the coverage options you have so you are prepared to make an informed decision about your coverage.

If you are actively working beyond age 65:

- You and your eligible dependents will remain eligible to participate in the IBM active medical plan regardless of Medicare eligibility
- You will need to decide if you would like to enroll or delay enrolling in Medicare Parts A and B

For more information visit the U.S. Benefits Hub
<https://w3.ibm.com/w3publisher/us-benefits>

If you are retired and becoming Medicare-eligible:

You have the opportunity to participate in one of two IBM-sponsored Group Medicare Advantage plan options – the Enhanced Plan or the Essential Plan.

Important information

Medicare requires the following in order for you to be enrolled in one of the IBM-sponsored Group Medicare Advantage plan options administered by UnitedHealthcare®. Please ensure you consider these requirements prior to enrolling in one of the IBM plan options:

- You must be enrolled in Medicare Parts A and B
- You must continue paying your Medicare Part B premium
- You must have a permanent street address (this cannot be a P.O. Box)
- You must have your Medicare ID number
- You must live within the 50 United States, the District of Columbia or U.S. territories. If you are not enrolled in Medicare Parts A and B, and/or you live outside the 50 United States, the District of Columbia, or U.S. territories, you should contact Social Security at **1-800-772-1213**, TTY **1-800-325-0778**, between 8 a.m.–7 p.m., Monday–Friday, or call your local office.

Questions? We're here to help.

 retiree.uhc.com/ibm



Call toll-free **1-877-852-0641**, TTY **711**
8 a.m.-8 p.m. local time, 7 days a week

Take advantage of healthy extras with UnitedHealthcare



HouseCalls



Fitness Program



Health & Wellness Experience

More information about the IBM-sponsored plan options:

The Enhanced Plan and the Essential Plan cover healthcare and prescription drugs, and are designed exclusively for IBM participants who are eligible for Medicare. While you do have a choice, the Enhanced Plan may be the best option for the majority of participants. **Keep in mind that the IBM subsidy is only accessible when you enroll in one of the new IBM-sponsored Group Medicare Advantage plan options.**

The IBM-sponsored Group Medicare Advantage plan options **combine aspects of individual Medicare Supplement, Medicare Part D Prescription Drug (PDP) and Medicare Advantage plans** with features that are not available through individual plans.

These plans offer:

- The ability to see your current providers as long as they are a Medicare provider accepting the plan. In fact, 99.9% of UnitedHealthcare Medicare Advantage members continue to have access to their chosen providers.¹
- A large drug list, uniquely designed for IBM, which will cover nearly all Medicare Part D medications
- Prescription drug coverage, more benefits than Original Medicare, and in most cases, lower monthly premiums
- Additional benefits and features exclusively for IBM retirees, including:
 - In-home wellness visits with UnitedHealthcare® HouseCalls
 - Post-discharge meals, post-discharge transportation and in-home care
 - A free gym membership through Renew Active®
 - Rewards for certain health care activities through Renew Rewards

In this guide, you will find:

- A side-by-side description of the two IBM-sponsored Group Medicare Advantage plan options
- Information on benefits, programs and services – and how much they cost
- Information on the enrollment process
- What you can expect after your enrollment
- Required information about the plan options

Let us help you:

- Get tools and resources to help you be in more control of your health
- Find ways to save money on health care so you can focus more on what matters to you
- Get access to care when you need it

¹2022 UnitedHealthcare Group member and provider reporting data, member utilization and individual market plan premiums.

How to enroll:

To enroll in one of the new IBM-sponsored plan options, you must contact the designated IBM Retiree Call Center at **1-877-852-0641**, TTY **711**, 8 a.m.–8 p.m. local time, 7 days a week. Knowledgeable UnitedHealthcare Customer Service Advocates are ready and waiting to assist you with enrollment and answer your questions. During your personalized needs conversation, we will help you:

- Understand the details of the plan options
- See how your current providers, medications and pharmacies are covered
- Compare the overall cost and benefits of the plan options to your current plan
- Enroll in a plan

Please have the following available when you call:

- Your current monthly premium and plan benefit details
- Your current medical and prescription drug member ID cards
- Medicare number and Medicare effective date – you can find this information on your red, white and blue Medicare card
- The names and addresses of your current doctors, clinics and pharmacies
- A list of your current prescription drugs

If any conflict should arise between the content of this communication (including accompanying material) and the official documents, or if any point is not discussed in this communication or is only partially discussed, official documents of the IBM retiree medical plan (“Plan”) will govern in all cases. As always, IBM reserves the right, in its sole discretion, to amend and/or terminate the Plan and any of IBM’s other benefit plans.

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Plan Information

Benefit Highlights

IBM

Effective January 1, 2023 to December 31, 2023

This is a short summary of your plan benefits and costs. See your Summary of Benefits for more information. Or review the Evidence of Coverage for a complete description of benefits, limitations, exclusions and restrictions. Benefit limits and restrictions are combined in- and out-of-network.

Plan costs

	Enhanced plan In-network and out-of-network	Essential plan In-network and out-of-network
Annual medical deductible	No deductible	No deductible
Annual medical out-of-pocket maximum (the most you pay in a plan year for covered medical care)	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$750 for this plan year.	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$5,000 for this plan year.

Medical benefits

Medical benefits covered by the plan and Original Medicare

	Enhanced plan In-network and out-of-network	Essential plan In-network and out-of-network
Doctor's office visit		
Primary care provider (PCP)	\$5 copay	\$10 copay
Specialist	\$30 copay	\$40 copay
Virtual visits	\$0 using Amwell, Doctor on Demand and Teladoc \$5 using other providers that have the ability and are qualified to offer virtual medical visits	\$0 using Amwell, Doctor on Demand and Teladoc \$10 using other providers that have the ability and are qualified to offer virtual medical visits
Preventive services Medicare-covered	\$0 copay	\$0 copay
Inpatient hospital care	\$250 copay per stay	\$275 copay per day: days 1–5 \$0 copay per day after that

Medical benefits

Medical benefits covered by the plan and Original Medicare

	Enhanced plan In-network and out-of-network	Essential plan In-network and out-of-network
Skilled nursing facility (SNF)	\$0 copay per day: days 1–20 \$50 copay per day: days 21–35 \$0 copay per day: days 36 and beyond Our plan covers unlimited days in a SNF per benefit period.	\$0 copay per day: days 1–20 \$125 copay per day: days 21–61 \$0 copay per day: days 62 and beyond Our plan covers unlimited days in a SNF per benefit period.
Outpatient surgery	\$100 copay	\$275 copay
Outpatient rehabilitation Physical, occupational, or speech/language therapy	\$20 copay	\$30 copay
Outpatient mental health Group therapy	\$5 copay	\$10 copay
Individual therapy	\$30 copay	\$40 copay
Virtual visits	\$30 copay	\$40 copay
Diagnostic radiology services such as MRIs, CT scans	\$20 copay	\$30 copay
Lab services	\$0 copay	\$0 copay
Outpatient X-rays	\$20 copay	\$35 copay
Therapeutic radiology services such as radiation treatment for cancer	\$20 copay	\$30 copay
Ambulance	\$100 copay	\$250 copay
Emergency care	\$75 copay (worldwide)	\$90 copay (worldwide)
Urgently needed services	\$30 copay (worldwide)	\$40 copay (worldwide)

Additional benefits and programs not covered by Original Medicare

	Enhanced plan In-network and out-of-network	Essential plan In-network and out-of-network
Routine physical	\$0 copay, 1 per plan year*	\$0 copay, 1 per plan year*
Dental – routine	\$0 copay for preventive dental care including exams, cleanings, X-rays and fluoride, additional fees may apply when using an out-of-network dentist. \$50 yearly deductible and \$1,000 plan year maximum.*	\$0 copay for preventive dental care including exams, cleanings, X-rays and fluoride, additional fees may apply when using an out-of-network dentist. \$50 yearly deductible and \$1,000 plan year maximum.*
Foot care – routine	\$0 copay, 6 visits per plan year*	\$0 copay, 6 visits per plan year*

	Enhanced plan In-network and out-of-network	Essential plan In-network and out-of-network
UnitedHealthcare Healthy at Home	\$0 copay for 28 meals, 12 rides, and 6 hours of in-home personal care up to 30 days following all inpatient and SNF discharges. Referral required.	\$0 copay for 28 meals, 12 rides, and 6 hours of in-home personal care up to 30 days following all inpatient and SNF discharges. Referral required.
UnitedHealthcare Healthy at Home Premium	\$0 copay for 28 meals, 24 one-way rides, and 8 hours of non-medical in-home personal care	\$0 copay for 28 meals, 24 one-way rides, and 8 hours of non-medical in-home personal care
Over-the-counter care FirstLine Medical	\$0 copay; You receive \$40 each quarter to use on approved over-the-counter products as shown in the catalog or website.	\$0 copay; You receive \$40 each quarter to use on approved over-the-counter products as shown in the catalog or website.
Hearing – routine exam	\$0 copay, 1 exam per plan year*	\$0 copay, 1 exam per plan year*
Hearing aids UnitedHealthcare Hearing	Plan pays a \$500 allowance for hearing aids (combined for both ears) every 3 years. Hearing aids ordered through providers other than UnitedHealthcare Hearing are not covered.	Plan pays a \$500 allowance for hearing aids (combined for both ears) every 3 years. Hearing aids ordered through providers other than UnitedHealthcare Hearing are not covered.
Vision – routine eye exam	\$0 copay, 1 exam every 12 months*	\$0 copay, 1 exam every 12 months*
Vision – routine eyewear	Plan pays \$150 for eyeglasses every 12 months. Or, \$150 for contact lenses instead of eyeglasses every 12 months.*	Plan pays \$150 for eyeglasses every 12 months. Or, \$150 for contact lenses instead of eyeglasses every 12 months.*
Fitness program Renew Active® by UnitedHealthcare	\$0 copay for a standard gym membership at participating locations	\$0 copay for a standard gym membership at participating locations
Telephonic nurse services	Receive access to nurse consultations and additional clinical resources at no additional cost.	Receive access to nurse consultations and additional clinical resources at no additional cost.

*Benefits are combined in and out-of-network.

Prescription drugs

	Enhanced plan	Essential plan
Annual prescription (Part D) deductible	\$0 for Tier 1 and Tier 2 \$50 for Tier 3, Tier 4 and Tier 5	\$0 for Tier 1 and Tier 2 \$395 for Tier 3, Tier 4 and Tier 5
Initial coverage stage	Network pharmacy (30-day retail supply)	
Tier 1: preferred generic	\$0 copay	\$5 copay
Tier 2: generic	\$8 copay	\$15 copay
Tier 3: preferred brand	\$40 copay	\$47 copay
Tier 4: non-preferred drug	\$90 copay	\$100 copay
Tier 5: specialty tier	30% coinsurance	30% coinsurance
Initial coverage stage	Mail service pharmacy (90-day supply)	
Tier 1: preferred generic	\$0 copay	\$5 copay (up to 30-day) \$0 copay 31 to 90-day
Tier 2: generic	\$16 copay	\$37.50 copay
Tier 3: preferred brand	\$80 copay	\$117.50 copay
Tier 4: non-preferred drug	\$180 copay	\$250 copay
Tier 5: specialty tier	30% coinsurance	30% coinsurance
Coverage gap stage	After your total drug costs reach \$4,660, you pay 25% of the price (plus the dispensing fee) for brand name drugs and 25% of the price for generic drugs	
Catastrophic coverage stage	After your total out-of-pocket costs reach \$7,400, you will pay a \$4.15 copay for generic drugs (including brand drugs treated as generic) and \$10.35 copay for all other drugs	

Your plan sponsor offers additional prescription drug coverage. Please see your Additional Drug Coverage list for more information.

Retiree plan prospects must meet the eligibility requirements to enroll for group coverage. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change each plan year.

The Drug List (Formulary), pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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Plan Details

IBM-sponsored Group Medicare Advantage plan options

The IBM retiree medical plan for Medicare-eligible participants offers two custom Group Medicare Advantage plan options insured by UnitedHealthcare® for health care and prescription drug coverage, an Enhanced Plan and an Essential Plan. Only Medicare-eligible plan participants can enroll in these plans.

These Group Medicare Advantage plan options **combine the features of individual Medicare Supplement, Medicare Part D prescription drug (PDP) and Medicare Advantage plans** to provide national provider access, prescription drug coverage, and may provide lower monthly premiums and out-of-pocket costs. As an IBM-sponsored Group Medicare Advantage plan member, you'll have a team committed to understanding your medical needs and helping you get the right care.

“Medicare Advantage” is also known as Medicare Part C, and includes prescription drugs. These plans have all the benefits of Medicare Part A (hospital coverage) and Medicare Part B (doctor and outpatient care) plus extra programs that go beyond Original Medicare (Medicare Parts A and B).



Make sure you know what parts of Medicare you have

You must be enrolled in Medicare Parts A and B to enroll in this plan.

- If you're not sure if you are enrolled in Medicare Part B, check with Social Security
- Visit ssa.gov/locator or call **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m.–7 p.m., Monday–Friday, or call your local office
- You must continue paying your Medicare Part B premium to be eligible for coverage under this group-sponsored plan
- If you stop paying your Medicare Part B premium, you may be disenrolled from this plan

Medicare Advantage Coverage:



Medicare Part A
Hospital

+



Medicare Part B
Doctor and Outpatient

+



Medicare Part D
Prescription Drugs

+



Extra Programs
Beyond Original Medicare

How your Group Medicare Advantage plan works

Medicare has rules about what types of coverage you can add or combine with a group-sponsored Medicare Advantage plan.

✓ One plan at a time

- You may be enrolled in only one Medicare Advantage plan and one Medicare Part D prescription drug plan at a time. The IBM-sponsored Group Medicare Advantage plan options include both coverages.
- The plan you enroll in last is the plan that the Centers for Medicare & Medicaid Services (CMS) considers to be your final decision
- If you or an eligible family member enroll in another Medicare Advantage plan or a standalone Medicare Part D prescription drug plan after your enrollment in one of the IBM-sponsored Group Medicare Advantage plan options, you will be disenrolled from your IBM plan option
- If you're currently enrolled in a Medicare Supplement plan and new to Medicare Advantage, you can try one of the IBM-sponsored Group Medicare Advantage plan options for up to one year and still have the option to go back to your former Medicare Supplement plan and carrier on a guaranteed issue basis¹



Remember: The IBM subsidy is only available when you enroll in one of the new IBM-sponsored Group Medicare Advantage plan options. Exceptions apply if you are enrolled in Medicaid, TRICARE, VA Benefits, those living abroad or if you have transitioned from the pre-65 retiree medical plan as a Kaiser participant and intend to remain enrolled in a Kaiser Permanente Medicare plan option.

¹2022 Medicare.gov, <https://www.medicare.gov/supplements-other-insurance/when-can-i-buy-medigap/guaranteedissue-rights>.

Questions? We're here to help.



retiree.uhc.com/ibm



Call toll-free **1-877-852-0641**, TTY **711**,
8 a.m.–8 p.m. local time, 7 days a week

How your medical coverage works

Your plan is a Preferred Provider Organization (PPO) plan

You have access to UnitedHealthcare's nationwide coverage. You can see any provider (in-network or out-of-network) at the same cost share as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare Program.

	In-network	Out-of-network
If I continue to see my doctor/specialist, will the plan option provide coverage?	Yes	Yes, as long as they participate in Medicare and accept the plan ¹
What is my copay or coinsurance?	Copays and coinsurance vary by service ²	Copays and coinsurance vary by service ²
Do I need to choose a primary care provider (PCP)?	No, but recommended	No, but recommended
Do I need a referral to see a specialist?	No	No
Can I go to any hospital?	Yes	Yes, as long as they participate in Medicare and accept the plan ¹
Are emergency and urgently needed services covered?	Yes	Yes
Do I have to pay the full cost for all doctor or hospital services?	You will pay your standard copay or coinsurance for the services you get ²	You will pay your standard copay or coinsurance for the services you get ²
Is there a limit on how much I can spend on medical services each year?	Yes ²	Yes ²
Are there any situations when a doctor will balance bill me?	Under this plan, you are not responsible for any balance billing when seeing health care providers who have not opted out of or been excluded or precluded from the Medicare Program	

View Your Plan Information Online

Once you receive your UnitedHealthcare member ID card, you can create your secure online account at: retiree.uhc.com/ibm

You'll be able to view plan documents, find a provider, locate a pharmacy and access lifestyle and learning articles, recipes, educational videos and more.

¹If an out-of-network provider participates in Medicare and accepts the plan, this means that the provider or hospital agrees to treat you and be paid according to UnitedHealthcare's payment schedule. With this plan, we pay the same as Medicare and follow Medicare's rules. Emergencies would be covered even if out-of-network.

²Refer to the Summary of Benefits or Benefit Highlights in this guide for more information.

How your prescription drug coverage works

Your Medicare Part D prescription drug coverage includes thousands of brand name and generic prescription drugs. Check your plan's drug list to see if your drugs are covered.

Here are answers to common questions:

What pharmacies can I use?

You can choose from thousands of national chain, regional and independent local retail pharmacies. In addition, you also have access to preferred mail order vendor, Optum Rx Home Delivery.

What is a drug-cost tier?

Drugs are divided into different cost levels, or tiers. In general, the lower the tier, the less you pay.

What will I pay for my prescription drugs?

What you pay will depend on the coverage IBM has arranged and on what drug-cost tier your prescription falls into. Your cost may also change during the year based on the total cost of the prescriptions you have filled.¹

Can I have more than one prescription drug plan?

No. You can only have one Medicare plan that includes prescription drug coverage at a time. If you enroll in another Medicare Part D prescription drug plan OR a Medicare Advantage plan that includes prescription drug coverage, you will be disenrolled from another IBM plan option.

How do I request refills through my local pharmacy?

There are no changes in the refill process for when you use your local retail pharmacy. However, you will need to make sure your local pharmacy has your new member ID card information when processing your refill prescriptions after your effective date.

How do I transfer my prescriptions to Optum Rx Home Delivery?

Optum Rx may be able to transfer your open refillable prescriptions from your current pharmacy without obtaining a new prescription. You can also ask your doctor to send an electronic prescription to Optum Rx.

Can I use Optum Rx Home Delivery for any medication?

Most medications are available through home delivery.² You can find out which of your prescriptions can be filled through home delivery by going online or using the Optum Rx app. Or, you can call customer service using the number on your member ID card.

What steps do I need to take to utilize Optum Rx Home Delivery?

You will first need to enroll in home delivery. This can be done online or by calling the phone number on the back of your ID card.

¹To learn more about your coverage, please refer to your Benefit Highlights or your Summary of Benefits.

²Most medications are available at a 90-100 day supply through Home Delivery. For more information on your cost share, including \$0 copay, please refer to your Summary of Benefits. \$0 copay may be restricted to particular tiers, preferred medications, or home delivery prescriptions during the initial coverage phase and may not apply during the coverage gap or catastrophic stage. Optum Rx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Rx home delivery for a 90-100 day supply of your maintenance medication.

Ways to help save on your prescription drugs

- ✓ **You may save on the medications you take regularly**
If you prefer the convenience of mail order, you could save time and money by receiving your maintenance medications from Optum® Home Delivery through Optum Rx. You'll get automatic refill reminders and access to licensed pharmacists if you have questions.
- ✓ **Get a 3-month¹ supply at retail pharmacies**
In addition to Optum Home Delivery through Optum Rx pharmacy, most retail pharmacies offer 3-month supplies for some prescription drugs.
- ✓ **Ask your doctor about trial supplies**
A trial supply allows you to fill a prescription for less than 30 days. This way, you can pay a reduced copay or coinsurance and make sure the medication works for you before getting a full month's supply.
- ✓ **Explore lower-cost options**
Each covered drug in your drug list is assigned to a drug-cost tier. Generally, the lower the tier, the less you pay. If you're taking a higher-tier drug, you may want to ask your doctor if there's a lower-tier drug you could take instead.
- ✓ **Have an annual medication review**
Take some time during your Annual Wellness Visit to make sure you are only taking the drugs you need.
- ✓ **Filling your prescriptions is convenient**
UnitedHealthcare has thousands of national chain, regional and independent local retail pharmacies in our network.²



The UnitedHealthcare Savings Promise

UnitedHealthcare is committed to keeping your prescription drug costs down. As a UnitedHealthcare member, you have our Savings Promise that you'll get the lowest price available. That low price will be the lower of your plan copay, the pharmacy's retail price or our contracted price with the pharmacy.

¹UnitedHealthcare may provide coverage beyond 3 months. Please refer to the Benefit Highlights or Summary of Benefits for more information.

²Network size varies by market.



What is IRMAA?

The Income-Related Monthly Adjustment Amount (IRMAA) is an amount Social Security determines you may need to pay in addition to your monthly plan premium if your modified adjusted gross income on your IRS tax return from two years ago is above a certain limit. This extra amount is paid directly to Social Security, not to your plan. Social Security will contact you if you have to pay IRMAA. Please note that this is an HRA eligible expense.



What is a Medicare Part D Late Enrollment Penalty (LEP)?

If, at any time after you first become eligible for Medicare Part D, there's a period of at least 63 days in a row when you don't have Medicare Part D or other creditable prescription drug coverage, a penalty may apply. Creditable coverage is prescription drug coverage that is at least as good as or better than what Medicare requires. The LEP is an amount added to your monthly Medicare premium and billed to you separately by UnitedHealthcare.

Once you become a member, more information will be available in your Evidence of Coverage (EOC). Your Quick Start Guide will include details on how to access your EOC.



Call Social Security to see if you qualify for Extra Help

If you have a limited income, you may be able to get Extra Help to pay for your prescription drug costs. If you qualify, Extra Help could pay up to 75% or more of your drug costs. Many people qualify and don't know it. There's no penalty for applying, and you can re-apply every year.

Call toll-free **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m.–7 p.m., Monday–Friday, or call your local office.

Questions? We're here to help.



retiree.uhc.com/ibm



Call toll-free **1-877-852-0641**, TTY **711**,
8 a.m.–8 p.m. local time, 7 days a week

Getting the health care coverage you may need

Your care begins with your doctor

- With these plan options, you have the flexibility to see doctors in or out of the UnitedHealthcare network
- Even though it's not required, it's important to have a primary care provider
- Unlike most PPO plans, with these plan options, you pay the same share of cost in- and out-of-network as long as they participate in Medicare and have not been excluded or precluded from the Medicare Program
- With your IBM-sponsored Group Medicare Advantage plan options, you're connected to programs, resources, tools and people that can help you live a healthier life

Finding a doctor is easy

If you need help finding a doctor or specialist, just give us a call. We can even help schedule that first appointment. When you call your doctor, tell them you have a Medicare Advantage PPO plan.

Why use a UnitedHealthcare network doctor?

A network doctor or health care provider is one who contracts with us to provide services to our members. We work closely with our network of doctors to give them access to resources and tools that can help them work with you to make better health care decisions. You pay your copay or coinsurance according to your plan benefits. Your provider will bill us for the rest.

An out-of-network provider does not have a contract with us. With the IBM-sponsored Group Medicare Advantage plan options, you can see any out-of-network provider as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare Program. You pay your copay or coinsurance according to your plan benefits. We will pay for the rest of the cost of your covered service(s), including any charges up to the limit set by Medicare. If your provider won't accept the program, we will contact them on your behalf.

If a provider refuses to directly bill us, they may ask that you pay the full allowable amount upfront. In that case, you can pay the doctor and then submit a claim to us. You'll be reimbursed for the cost of the claim minus your cost share.

Please note that 99.9% of UnitedHealthcare Medicare Advantage members continue to have services from their chosen providers covered. If you have any questions on whether your provider accepts the plan, or if they state that they do not accept the plan, please call the IBM Retiree Call Center, administered by UnitedHealthcare, at **1-877-852-0641**, TTY **711**, 8 a.m.–8 p.m. local time, 7 days a week.

Take advantage of UnitedHealthcare's additional support and programs



Annual Physical and Wellness Visit¹

An Annual Wellness Visit with your doctor and many preventive services at \$0 copay is one of the best ways to start your year off and stay on top of your health. Take control by scheduling your annual physical and wellness visit early in the year to give you the most time to take action. You and your doctor can work as a team to create a preventive care plan, review medications and talk about any health concerns. You may also be eligible to earn a reward* for completing and reporting your Annual Wellness Visit.



In-Home Preventive Care Visit from UnitedHealthcare® HouseCalls

With UnitedHealthcare® HouseCalls², you get a yearly in-home visit from one of our health care practitioners at no extra cost to you. A HouseCalls visit is designed to support, but not take the place of, your regular doctor's care.

The visit takes up to an hour and is tailored to your needs. It includes health screenings and a chance to:

- Review current medications
- Receive health education, prevention tips, care and resource assistance, if needed
- Get advice and ask questions on how to manage health conditions
- Receive referrals to other health services and more

At the end of the visit, our health care practitioner will leave you with a personalized checklist and send a summary to your regular doctor.



UnitedHealthcare® HouseCalls Video Visit

A HouseCalls video visit uses a computer, tablet or smartphone to connect plan members with a health care practitioner for up to a full hour to review your health history and current medications, discuss important health screenings, identify health risks and provide health education.



24/7 Nurse Support

Speak to a registered nurse 24/7 over the phone about your medical concerns at no additional cost to you.



Chronic Conditions Programs

UnitedHealthcare offers special programs to help members who are living with a chronic disease like diabetes or heart disease or complex health needs. You get personal attention and your doctors get up-to-date information to help them make decisions.



Virtual Visits

See a doctor or a behavioral health specialist using your computer, tablet or smartphone. With Virtual Visits, you're able to live video chat – anytime, day or night. You will first need to register and then schedule an appointment. On your tablet or smartphone, you can download the Amwell®, Doctor On Demand™ and Teladoc® (medical visits only) apps.

Virtual Doctor Visits

You can ask questions, get a diagnosis or even get medication prescribed and have it sent to your pharmacy. All you need is a strong internet connection. Virtual doctor visits may be good for minor health concerns like:

- Allergies, bronchitis, cold/cough
- Fever, seasonal flu, sore throat
- Migraines/headaches, sinus problems, stomachache
- Bladder/urinary tract infections, rashes

Virtual Behavioral Health Visits

May be best for:

- Initial evaluation
- Behavioral Health medication management
- Addiction
- Depression
- Trauma and loss
- Stress or anxiety

Mental and Behavioral Health

Nothing is more important than your health, which includes your mental health. You have access to many resources that may help improve your emotional and mental health, including:

- Personalized virtual therapy programs with AbleTo
- Ongoing mental health support with Optum® Behavioral Health
- Health and wellness resources with Renew by UnitedHealthcare®



Custom-Programmed Hearing Aids

Your hearing health is important to your overall well-being and can help you stay connected to those around you. With UnitedHealthcare Hearing, you'll get access to hundreds of name-brand and private-labeled hearing aids – available in person at any of our 7,000+³ UnitedHealthcare Hearing providers nationwide⁴ or delivered to your doorstep with direct delivery and virtual care (select products only) – so you'll get the care you need to hear better and live life to the fullest.



Stay Healthy at Home

UnitedHealthcare® Healthy at Home provides you with the support you may need to recover from hospital and skilled nursing facility stays. You are eligible to receive home-delivered meals, transportation to medical appointments and in-home personal care to assist with daily activities, all at no cost to you.



UnitedHealthcare Fitness Program

Renew Active® is the gold standard in Medicare fitness programs for body and mind, available at no additional cost. You'll receive a free gym membership with access to our nationwide network of gyms and fitness locations. This includes access to many premium gyms, on-demand workout videos and live streaming fitness classes, social activities, an online Fitbit® Community for Renew Active (no Fitbit device is needed) and an online brain health program from AARP® Staying Sharp®.



And so much more to help you live a healthier life

After you become a member, we will connect you to many programs and tools that may help you on your wellness journey. You will get information soon after your coverage becomes effective.

Tools and resources to help put you in control



Go online for valuable plan information

As a UnitedHealthcare member, you will have access to a safe, secure website where you'll be able to:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary ID card and request a new one
- Search for network doctors
- Search for pharmacies
- Look up drugs and how much they cost under your plan
- Learn more about health and wellness topics and explore all Renew has to offer based on your interests and goals
- Sign up to get your Explanation of Benefits online



Live Healthier with Renew

Explore Renew by UnitedHealthcare®, our member-only health and wellness experience. Renew helps inspire you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including:

- Brain games, healthy recipes, fitness activities, learning courses and more – all at no additional cost

¹A copay or coinsurance may apply if you receive services that are not part of the Annual Physical/Wellness Visit.

²HouseCalls may not be available in all areas.

³Network size is subject to change.

⁴Please refer to your Summary of Benefits for details regarding your benefit coverage.

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Summary of Benefits 2023

UnitedHealthcare® Group Medicare Advantage (PPO)
Group Name (Plan Sponsor): IBM Enhanced

H2001-837-000

Look inside to take advantage of the health services and drug coverages the plan provides.
Call Customer Service or go online for more information about the plan.



Toll-free **1-877-852-0641**, TTY **711**
8 a.m.-8 p.m. local time, 7 days a week



retiree.uhc.com/ibm

United Healthcare

Y0066_SB_H2001_837_000_2023_M

Summary of Benefits

January 1, 2023 - December 31, 2023

This is a summary of what we cover and what you pay. Review the Evidence of Coverage (EOC) for a complete list of covered services, limitations and exclusions. You can call Customer Service if you want a copy of the EOC or need help. When you enroll in the plan, you will get more information on how to view your plan details online.

About this plan

UnitedHealthcare® Group Medicare Advantage is a Medicare Advantage PPO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live in our service area as listed below, be a United States citizen or lawfully present in the United States, and meet the eligibility requirements of your former employer, union group or trust administrator (plan sponsor).

Our service area includes the 50 United States, the District of Columbia and all US territories.

About providers and network pharmacies

UnitedHealthcare® Group Medicare Advantage has a network of doctors, hospitals, pharmacies and other providers. You can see any provider (network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare Program. If you use pharmacies that are not in our network, the plan may not pay for those drugs, or you may pay more than you pay at a network pharmacy.

You can go to retiree.uhc.com/ibm to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

UnitedHealthcare® Group Medicare Advantage

Premiums and Benefits

	In-network and out-of-network
Monthly Plan Premium	Contact customer service to determine your actual premium amount, if applicable.
Maximum Out-of-Pocket Amount (does not include prescription drugs)	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$750 for this plan year.
	<p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the plan year.</p> <p>Please note that you will still need to pay your monthly premiums, if applicable, and cost-sharing for your Part D prescription drugs.</p>

UnitedHealthcare® Group Medicare Advantage

Benefits

		In-network and out-of-network
Inpatient Hospital Care¹		\$250 copay per stay Our plan covers an unlimited number of days for an inpatient hospital stay.
Outpatient Hospital¹ Cost sharing for additional plan covered services will apply.	Ambulatory Surgical Center (ASC)	\$100 copay
	Outpatient surgery	\$100 copay
	Outpatient hospital services, including observation	\$100 copay
Doctor Visits	Primary Care Provider	\$5 copay
	Virtual Doctor Visits	\$0 copay using Amwell, Doctor on Demand and Teladoc. \$5 copay using other providers that have the ability and are qualified to offer virtual medical visits.
	Specialists ¹	\$30 copay
Preventive Services	Medicare-covered	\$0 copay Abdominal aortic aneurysm screening Alcohol misuse counseling Annual wellness visit Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screening Cervical and vaginal cancer screening Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) Depression screening Diabetes screenings and monitoring Diabetes – Self-Management training Dialysis training Glaucoma screening

Benefits

		In-network and out-of-network
		<p>Hepatitis C screening HIV screening Kidney disease education Lung cancer with low dose computed tomography (LDCT) screening Medical nutrition therapy services Medicare Diabetes Prevention Program (MDPP) Obesity screenings and counseling Prostate cancer screenings (PSA) Sexually transmitted infections screenings and counseling Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19 “Welcome to Medicare” preventive visit (one-time)</p> <hr/> <p>Any additional preventive services approved by Medicare during the contract year will be covered. This plan covers preventive care screenings and annual physical exams at 100%.</p>
	Routine physical	\$0 copay; 1 per plan year*
Emergency Care		<p>\$75 copay (worldwide)</p> <p>If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the Emergency Care copay. See the “Inpatient Hospital Care” section of this booklet for other costs.</p>
Urgently Needed Services		<p>\$30 copay (worldwide)</p> <p>If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the Urgently Needed Services copay. See the “Inpatient Hospital” section of this booklet for other costs.</p>
Diagnostic Tests, Lab and Radiology Services, and X-Rays	Diagnostic radiology services (e.g. MRI, CT scan) ¹	\$20 copay
	Lab services ¹	\$0 copay

Benefits

		In-network and out-of-network
	Diagnostic tests and procedures ¹	\$20 copay
	Therapeutic radiology ¹	\$20 copay
	Outpatient X-rays ¹	\$20 copay
Hearing Services	Exam to diagnose and treat hearing and balance issues ¹	\$30 copay
	Routine hearing exam	\$0 copay, 1 exam per plan year*
	Hearing Aids UnitedHealthcare Hearing	Through UnitedHealthcare Hearing, the plan pays a \$500 allowance for hearing aids (combined for both ears) every 3 years. Hearing aid coverage under this plan is only available through UnitedHealthcare Hearing.
Routine dental services See Evidence of Coverage for more details.	Oral exams	\$0 copay, 2 procedures per plan year.
	Routine cleaning	\$0 copay, 2 procedures per plan year.
	Dental bitewing X-rays	\$0 copay, 1 procedure per plan year.
	Minor Services (Includes Fillings and Nitrous Oxide)	20% coinsurance
	Major Services (Includes Crowns, Root Canals, and other restorative services)	50% coinsurance
	Benefit Limit	\$50 yearly deductible and \$1,000 combined in and out-of-network plan year maximum. If you receive services from an out-of-network dentist, the plan pays according to a maximum allowable fee schedule. You pay all fees in excess of this amount.

Benefits

		In-network and out-of-network
Vision Services	Exam to diagnose and treat diseases and conditions of the eye ¹	\$30 copay
	Eyewear after cataract surgery	\$0 copay
	Routine eye exam	\$0 copay, 1 exam every 12 months*
	Routine eyewear	Plan pays up to \$150 for eyeglasses every 12 months. Or, up to \$150 for contact lenses instead of eyeglasses every 12 months.*
Mental Health	Inpatient visit ¹	\$250 copay per stay
		Our plan covers an unlimited number of days for an inpatient hospital stay.
	Outpatient group therapy visit ¹	\$5 copay
	Outpatient individual therapy visit ¹	\$30 copay
	Virtual Behavioral Visits	\$30 copay
Skilled Nursing Facility (SNF)¹		\$0 copay per day: days 1-20 \$50 copay per day: days 21-35 \$0 copay per day: days 36 and beyond
		Our plan covers unlimited days in a SNF per benefit period.
Outpatient Rehabilitation (physical, occupational, or speech/language therapy)¹		\$20 copay
Ambulance²		\$100 copay
Medicare Part B Drugs	Chemotherapy drugs ¹	10% coinsurance

Benefits

		In-network and out-of-network
Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Other Part B drugs ¹	10% coinsurance

Prescription Drugs

If the actual cost for a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

Your plan sponsor has chosen to make supplemental drug coverage available to you. This coverage is in addition to your Part D prescription drug benefit. The drug copays in this section are for drugs that are covered by both your Part D prescription drug benefit and your supplemental drug coverage. You can view the Certificate of Coverage at retiree.uhc.com/ibm or call Customer Service to have a hard copy sent to you.

Your plan sponsor offers additional prescription drug coverage. Please see your Additional Drug Coverage list for more information.

If you reside in a long-term care facility, you will pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

Stage 1: Annual Prescription (Part D) Deductible	\$0 for Tier 1 and Tier 2; \$50 for Tier 3, Tier 4 and Tier 5.	
Stage 2: Initial Coverage (After you pay your deductible, if applicable)	Retail Cost-Sharing	Mail Order Cost-Sharing
	30-day supply	90-day supply
Tier 1: Preferred Generic	\$0 copay	\$0 copay
Tier 2: Generic	\$8 copay	\$16 copay
Tier 3: Preferred Brand	\$40 copay	\$80 copay
Tier 4: Non-preferred Drug	\$90 copay	\$180 copay
Tier 5: Specialty Tier	30% coinsurance	30% coinsurance
Stage 3: Coverage Gap Stage	After your total drug costs reach \$4,660, you pay 25% of the negotiated price and a portion of the dispensing fee for brand name drugs and 25% of the price for generic drugs.	
Stage 4: Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay \$4.15 copay for generic (including brand drugs treated as generic), and a \$10.35 copay for all other drugs.	

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your Part D deductible. Call Customer Service for more information.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your Part D deductible.

Additional Benefits

		In-network and out-of-network
Acupuncture Services	Medicare-covered acupuncture (for chronic low back pain)	\$20 copay
Chiropractic Services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ¹	\$20 copay
Diabetes Management	Diabetes monitoring supplies ¹	<p>\$0 copay</p> <p>We only cover Accu-Chek® and OneTouch® brands.</p> <p>Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide.</p> <p>Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView.</p> <p>Other brands are not covered by your plan.</p>
	Medicare covered Continuous Glucose Monitors (CGMs) and supplies ¹	\$0 copay
	Diabetes self-management training	\$0 copay
	Therapeutic shoes or inserts ¹	\$25 copay
Durable Medical Equipment (DME) and Related Supplies	Durable Medical Equipment (e.g., wheelchairs, oxygen) ¹	\$30 copay

Additional Benefits

		In-network and out-of-network
	Prosthetics (e.g., braces, artificial limbs) ¹	\$30 copay
Fitness program Renew Active® by UnitedHealthcare		<p>\$0 copay for Renew Active® by UnitedHealthcare, the gold standard in Medicare fitness programs for body and mind. It includes a free gym membership at a fitness center you select from our nationwide network, online classes, brain games and fun social activities. Visit UHCRenewActive.com to learn more today.</p> <p>Once you become a member you will need a confirmation code. Log in to your plan website, go to Health & Wellness and select Renew Active or call the number on your UnitedHealthcare member ID card to obtain your code.</p>
Foot Care (podiatry services)	Foot exams and treatment ¹	\$30 copay
	Routine foot care	\$0 copay, 6 visits per plan year*
Over-the-counter care FirstLine Medical		<p>\$0 copay; You receive \$40 each quarter to purchase over the counter personal health care items as shown in the FirstLine Essentials website or catalog. Credits expire the last day of each quarter. Call or go online to place an order. 1-844-368-8741, TTY 711, visit ShopFirstLineBenefits.com, or download the FirstLine Benefits mobile app.</p>

Additional Benefits

	In-network and out-of-network
UnitedHealthcare Healthy at Home	<p>\$0 copay for the following benefits for up to 30 days after each inpatient and SNF discharge:</p> <ul style="list-style-type: none"> □ 28 home-delivered meals from Mom’s Meals when referred by a UnitedHealthcare Engagement Specialist.* For questions regarding home-delivered meals call 1-866-204-6111, TTY 711 □ 12 one-way trips to medically related appointments and the pharmacy with ModivCare when referred by a UnitedHealthcare Engagement Specialist.* Call or go online to schedule your trip. 1-833-219-1182, TTY 1-844-488-9724 or visit Modivcare.com/BookNow □ 6 hours of in-home personal care services through CareLinx—a professional caregiver can help with preparing meals, companionship, medication reminders, and more. No referral required. Call or go online to receive non-medical in-home care services. 1-844-383-0411 or visit Carelinx.com/UHC-retiree-post-discharge <p>*Call Customer Service to request a referral for each discharge.</p>
UnitedHealthcare Healthy at Home Premium	<p>\$0 copay for the following benefits:</p> <ul style="list-style-type: none"> • 28 home-delivered meals from Mom’s Meals. Call 1-866-224-9485, TTY 711. • 24 one-way trips to medically related appointments and the pharmacy with ModivCare. Call or go online to schedule your trip. 1-833-219-1182, TTY 1-844-488-9724 or modivcare.com/BookNow • 8 hours of non-medical in-home personal care like preparing meals, companionship, medication reminders, and more with a CareLinx Professional caregiver. Call or go online to get home services. 1-833-253-5403 or visit carelinx.com/uhcgroup. There are no special requirements to use these benefits. Some restrictions and limitations may apply.
Home Health Care¹	<p>\$0 copay</p>

Additional Benefits

		In-network and out-of-network
Hospice		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
Telephonic Nurse Services		Receive access to nurse consultations and additional clinical resources at no additional cost.
Opioid Treatment Program Services¹		\$0 copay
Outpatient Substance Abuse	Outpatient group therapy visit ¹	\$5 copay
	Outpatient individual therapy visit ¹	\$30 copay
Renal Dialysis¹		\$30 copay

¹ Some of the network benefits listed may require your provider to obtain prior authorization. You never need approval in advance for plan covered services from out-of-network providers. Please refer to the Evidence of Coverage for a complete list of services that may require prior authorization.

² Authorization is required for non-emergency Medicare-covered ambulance ground and air transportation. Emergency ambulance does not require authorization.

*Benefits are combined in and out-of-network

Required Information

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Plans may offer supplemental benefits in addition to Part C and Part D benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. For more information, please call Customer Service at the number on your member ID card or the front of your plan booklet.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, en letra grande o en audio. O bien, usted puede pedir un intérprete. Para obtener más información, llame a Servicio al Cliente al número que se encuentra en su tarjeta de ID de miembro o en la portada de la guía de su plan.

This information is available for free in other languages. Please call our Customer Service number located on the first page of this book.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions may apply.

You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within five business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-888-279-1828, TTY 711. OptumRx is an affiliate of UnitedHealthcare Insurance Company.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The Telephonic Nurse Services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

Participation in the Renew Active® program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership, equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, classes, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are subject to your acceptance of their respective terms and policies. AARP® Staying Sharp is the registered trademark of AARP. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan.



Summary of Benefits 2023

UnitedHealthcare® Group Medicare Advantage (PPO)
Group Name (Plan Sponsor): IBM Essential

H2001-866-000

Look inside to take advantage of the health services and drug coverages the plan provides.
Call Customer Service or go online for more information about the plan.



Toll-free **1-877-852-0641**, TTY **711**
8 a.m.-8 p.m. local time, 7 days a week



retiree.uhc.com/ibm

United Healthcare

Summary of Benefits

January 1, 2023 - December 31, 2023

This is a summary of what we cover and what you pay. Review the Evidence of Coverage (EOC) for a complete list of covered services, limitations and exclusions. You can call Customer Service if you want a copy of the EOC or need help. When you enroll in the plan, you will get more information on how to view your plan details online.

About this plan

UnitedHealthcare® Group Medicare Advantage is a Medicare Advantage PPO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live in our service area as listed below, be a United States citizen or lawfully present in the United States, and meet the eligibility requirements of your former employer, union group or trust administrator (plan sponsor).

Our service area includes the 50 United States, the District of Columbia and all US territories.

About providers and network pharmacies

UnitedHealthcare® Group Medicare Advantage has a network of doctors, hospitals, pharmacies and other providers. You can see any provider (network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare Program. If you use pharmacies that are not in our network, the plan may not pay for those drugs, or you may pay more than you pay at a network pharmacy.

You can go to retiree.uhc.com/ibm to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

UnitedHealthcare® Group Medicare Advantage

Premiums and Benefits

	In-network and out-of-network
Monthly Plan Premium	Contact customer service to determine your actual premium amount, if applicable.
Part B Premium Reduction	You will receive a monthly Part B credit of \$25
Maximum Out-of-Pocket Amount (does not include prescription drugs)	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$5,000 for this plan year.
	<p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the plan year.</p> <p>Please note that you will still need to pay your monthly premiums, if applicable, and cost-sharing for your Part D prescription drugs.</p>

UnitedHealthcare® Group Medicare Advantage

Benefits

		In-network and out-of-network
Inpatient Hospital Care¹		<p>\$275 copay per day: for days 1-5 \$0 copay per day: for days 6 and beyond</p> <hr/> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p>
Outpatient Hospital¹ Cost sharing for additional plan covered services will apply.	Ambulatory Surgical Center (ASC)	\$275 copay
	Outpatient surgery	\$275 copay
	Outpatient hospital services, including observation	\$275 copay
Doctor Visits	Primary Care Provider	\$10 copay
	Virtual Doctor Visits	<p>\$0 copay using Amwell, Doctor on Demand and Teladoc.</p> <p>\$10 copay using other providers that have the ability and are qualified to offer virtual medical visits.</p>
	Specialists ¹	\$40 copay
Preventive Services	Medicare-covered	<p>\$0 copay</p> <hr/> <p>Abdominal aortic aneurysm screening Alcohol misuse counseling Annual wellness visit Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screening Cervical and vaginal cancer screening Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) Depression screening Diabetes screenings and monitoring Diabetes – Self-Management training Dialysis training</p>

Benefits

		In-network and out-of-network
		<p>Glaucoma screening Hepatitis C screening HIV screening Kidney disease education Lung cancer with low dose computed tomography (LDCT) screening Medical nutrition therapy services Medicare Diabetes Prevention Program (MDPP) Obesity screenings and counseling Prostate cancer screenings (PSA) Sexually transmitted infections screenings and counseling Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19 “Welcome to Medicare” preventive visit (one-time)</p>
		<p>Any additional preventive services approved by Medicare during the contract year will be covered. This plan covers preventive care screenings and annual physical exams at 100%.</p>
	Routine physical	\$0 copay; 1 per plan year*
Emergency Care		<p>\$90 copay (worldwide)</p> <p>If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the Emergency Care copay. See the “Inpatient Hospital Care” section of this booklet for other costs.</p>
Urgently Needed Services		<p>\$40 copay (worldwide)</p> <p>If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the Urgently Needed Services copay. See the “Inpatient Hospital” section of this booklet for other costs.</p>
Diagnostic Tests, Lab and Radiology Services, and X-Rays	Diagnostic radiology services (e.g. MRI, CT scan) ¹	\$30 copay
	Lab services ¹	\$0 copay

Benefits

		In-network and out-of-network
	Diagnostic tests and procedures ¹	\$40 copay
	Therapeutic radiology ¹	\$30 copay
	Outpatient X-rays ¹	\$35 copay
Hearing Services	Exam to diagnose and treat hearing and balance issues ¹	\$50 copay
	Routine hearing exam	\$0 copay, 1 exam per plan year*
	Hearing Aids UnitedHealthcare Hearing	Through UnitedHealthcare Hearing, the plan pays a \$500 allowance for hearing aids (combined for both ears) every 3 years. Hearing aid coverage under this plan is only available through UnitedHealthcare Hearing.
Routine dental services See Evidence of Coverage for more details.	Oral exams	\$0 copay, 2 procedures per plan year.
	Routine cleaning	\$0 copay, 2 procedures per plan year.
	Dental bitewing X-rays	\$0 copay, 1 procedure per plan year.
	Minor Services (Includes Fillings and Nitrous Oxide)	20% coinsurance
	Major Services (Includes Crowns, Root Canals, and other restorative services)	50% coinsurance
	Benefit Limit	\$50 yearly deductible and \$1,000 combined in and out-of-network plan year maximum. If you receive services from an out-of-network dentist, the plan pays according to a maximum allowable fee schedule. You pay all fees in excess of this amount.

Benefits

		In-network and out-of-network
Vision Services	Exam to diagnose and treat diseases and conditions of the eye ¹	\$30 copay
	Eyewear after cataract surgery	\$0 copay
	Routine eye exam	\$0 copay, 1 exam every 12 months*
	Routine eyewear	Plan pays up to \$150 for eyeglasses every 12 months. Or, up to \$150 for contact lenses instead of eyeglasses every 12 months.*
Mental Health	Inpatient visit ¹	\$275 copay per day: days 1-5 \$0 copay per day: days 6 and beyond
		Our plan covers an unlimited number of days for an inpatient hospital stay.
	Outpatient group therapy visit ¹	\$10 copay
	Outpatient individual therapy visit ¹	\$40 copay
	Virtual Behavioral Visits	\$40 copay
Skilled Nursing Facility (SNF)¹		\$0 copay per day: days 1-20 \$125 copay per day: days 21-61 \$0 copay per day: days 62 and beyond
		Our plan covers unlimited days in a SNF per benefit period.
Outpatient Rehabilitation (physical, occupational, or speech/language therapy)¹		\$30 copay
Ambulance²		\$250 copay
Medicare Part B Drugs	Chemotherapy drugs ¹	20% coinsurance

Benefits

		In-network and out-of-network
Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Other Part B drugs ¹	20% coinsurance

Prescription Drugs

If the actual cost for a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

Your plan sponsor has chosen to make supplemental drug coverage available to you. This coverage is in addition to your Part D prescription drug benefit. The drug copays in this section are for drugs that are covered by both your Part D prescription drug benefit and your supplemental drug coverage. You can view the Certificate of Coverage at retiree.uhc.com/ibm or call Customer Service to have a hard copy sent to you.

Your plan sponsor offers additional prescription drug coverage. Please see your Additional Drug Coverage list for more information.

If you reside in a long-term care facility, you will pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

Stage 1: Annual Prescription (Part D) Deductible	\$0 for Tier 1 and Tier 2; \$395 for Tier 3, Tier 4 and Tier 5.	
Stage 2: Initial Coverage (After you pay your deductible, if applicable)	Retail Cost-Sharing	Mail Order Cost-Sharing
	30-day supply	90-day supply
Tier 1: Preferred Generic	\$5 copay	\$5 copay (up to 30-day) \$0 copay 31 to 90-day
Tier 2: Generic	\$15 copay	\$37.50 copay
Tier 3: Preferred Brand	\$47 copay	\$117.50 copay
Tier 4: Non-preferred Drug	\$100 copay	\$250 copay
Tier 5: Specialty Tier	30% coinsurance	30% coinsurance
Stage 3: Coverage Gap Stage	After your total drug costs reach \$4,660, you pay 25% of the negotiated price and a portion of the dispensing fee for brand name drugs and 25% of the price for generic drugs.	
Stage 4: Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay \$4.15 copay for generic (including brand drugs treated as generic), and a \$10.35 copay for all other drugs.	

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your Part D deductible. Call Customer Service for more information.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your Part D deductible.

Additional Benefits

		In-network and out-of-network
Acupuncture Services	Medicare-covered acupuncture (for chronic low back pain)	\$20 copay
Chiropractic Services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ¹	\$20 copay
Diabetes Management	Diabetes monitoring supplies ¹	<p>\$0 copay</p> <p>We only cover Accu-Chek® and OneTouch® brands.</p> <p>Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide.</p> <p>Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView.</p> <p>Other brands are not covered by your plan.</p>
	Medicare covered Continuous Glucose Monitors (CGMs) and supplies ¹	\$0 copay
	Diabetes self-management training	\$0 copay
	Therapeutic shoes or inserts ¹	\$25 copay
Durable Medical Equipment (DME) and Related Supplies	Durable Medical Equipment (e.g., wheelchairs, oxygen) ¹	\$30 copay

Additional Benefits

		In-network and out-of-network
	Prosthetics (e.g., braces, artificial limbs) ¹	\$30 copay
Fitness program Renew Active® by UnitedHealthcare		<p>\$0 copay for Renew Active® by UnitedHealthcare, the gold standard in Medicare fitness programs for body and mind. It includes a free gym membership at a fitness center you select from our nationwide network, online classes, brain games and fun social activities. Visit UHCRenewActive.com to learn more today.</p> <p>Once you become a member you will need a confirmation code. Log in to your plan website, go to Health & Wellness and select Renew Active or call the number on your UnitedHealthcare member ID card to obtain your code.</p>
Foot Care (podiatry services)	Foot exams and treatment ¹	\$50 copay
	Routine foot care	\$0 copay, 6 visits per plan year*
Over-the-counter care FirstLine Medical		<p>\$0 copay; You receive \$40 each quarter to purchase over the counter personal health care items as shown in the FirstLine Essentials website or catalog. Credits expire the last day of each quarter. Call or go online to place an order. 1-844-368-8741, TTY 711, visit ShopFirstLineBenefits.com, or download the FirstLine Benefits mobile app.</p>

Additional Benefits

	In-network and out-of-network
UnitedHealthcare Healthy at Home	<p>\$0 copay for the following benefits for up to 30 days after each inpatient and SNF discharge:</p> <ul style="list-style-type: none"> □ 28 home-delivered meals from Mom’s Meals when referred by a UnitedHealthcare Engagement Specialist.* For questions regarding home-delivered meals call 1-866-204-6111, TTY 711 □ 12 one-way trips to medically related appointments and the pharmacy with ModivCare when referred by a UnitedHealthcare Engagement Specialist.* Call or go online to schedule your trip. 1-833-219-1182, TTY 1-844-488-9724 or visit Modivcare.com/BookNow □ 6 hours of in-home personal care services through CareLinx—a professional caregiver can help with preparing meals, companionship, medication reminders, and more. No referral required. Call or go online to receive non-medical in-home care services. 1-844-383-0411 or visit Carelinx.com/UHC-retiree-post-discharge <p>*Call Customer Service to request a referral for each discharge.</p>
UnitedHealthcare Healthy at Home Premium	<p>\$0 copay for the following benefits:</p> <ul style="list-style-type: none"> • 28 home-delivered meals from Mom’s Meals. Call 1-866-224-9485, TTY 711. • 24 one-way trips to medically related appointments and the pharmacy with ModivCare. Call or go online to schedule your trip. 1-833-219-1182, TTY 1-844-488-9724 or modivcare.com/BookNow • 8 hours of non-medical in-home personal care like preparing meals, companionship, medication reminders, and more with a CareLinx Professional caregiver. Call or go online to get home services. 1-833-253-5403 or visit carelinx.com/uhcgroup. There are no special requirements to use these benefits. Some restrictions and limitations may apply.
Home Health Care¹	<p>\$0 copay</p>

Additional Benefits

		In-network and out-of-network
Hospice		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
Telephonic Nurse Services		Receive access to nurse consultations and additional clinical resources at no additional cost.
Opioid Treatment Program Services¹		\$0 copay
Outpatient Substance Abuse	Outpatient group therapy visit ¹	\$10 copay
	Outpatient individual therapy visit ¹	\$40 copay
Renal Dialysis¹		\$30 copay

¹ Some of the network benefits listed may require your provider to obtain prior authorization. You never need approval in advance for plan covered services from out-of-network providers. Please refer to the Evidence of Coverage for a complete list of services that may require prior authorization.

² Authorization is required for non-emergency Medicare-covered ambulance ground and air transportation. Emergency ambulance does not require authorization.

*Benefits are combined in and out-of-network

Required Information

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Plans may offer supplemental benefits in addition to Part C and Part D benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. For more information, please call Customer Service at the number on your member ID card or the front of your plan booklet.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, en letra grande o en audio. O bien, usted puede pedir un intérprete. Para obtener más información, llame a Servicio al Cliente al número que se encuentra en su tarjeta de ID de miembro o en la portada de la guía de su plan.

This information is available for free in other languages. Please call our Customer Service number located on the first page of this book.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions may apply.

You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within five business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-888-279-1828, TTY 711. OptumRx is an affiliate of UnitedHealthcare Insurance Company.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The Telephonic Nurse Services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

Participation in the Renew Active® program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership, equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, classes, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are subject to your acceptance of their respective terms and policies. AARP® Staying Sharp is the registered trademark of AARP. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan.

The company does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the member toll-free phone number listed in the front of this booklet.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed in the front of this booklet.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en la portada de esta guía.

請注意：如果您說**中文 (Chinese)**，我們免費為您提供語言協助服務。請撥打本手冊封面所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Xin vui lòng gọi số điện thoại miễn phí dành cho hội viên trên trang bìa của tập sách này.

알림: **한국어(Korean)**를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 이 책자 앞 페이지에 기재된 무료 회원 전화번호로 문의하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nakalista sa harapan ng booklet na ito.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русским (Russian)**. Позвоните по бесплатному номеру телефона, указанному на лицевой стороне данной брошюры.

تنبيه: إذا كنت تتحدث **العربية (Arabic)**، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يرجى الاتصال على رقم الهاتف المجاني للعضو الموجود في مقدمة هذا الكتيب.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo telefòn gratis pou manm yo ki sou kouvèti ti liv sa a.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone sans frais pour les affiliés figurant au début de ce guide.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny członkowski numer telefonu podany na okładce tej broszury.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número do membro encontrado na frente deste folheto.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero verde per i membri indicato all'inizio di questo libretto.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer für Mitglieder auf der Vorderseite dieser Broschüre an.

注意事項：日本語 (**Japanese**) を話される場合、無料の言語支援サービスをご利用いただけます。本冊子の表紙に記載されているメンバー用フリーダイヤルにお電話ください。

توجه: اگر زبان شما **فارسی (Farsi)** است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان اعضا که بر روی جلد این کتابچه قید شده تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। कृपया इस पुस्तिका के सामने के पृष्ठ पर सूचीबद्ध सदस्य टोल-फ्री फ़ोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu tus tswv cuab xov tooj hu dawb teev nyob ntawm sab xub ntiag ntawm phau ntawv no.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (**Khmer**) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខសមាជិកឥតចេញថ្លៃ បានកត់នៅខាងមុខនៃកូនសៀវភៅនេះ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyan. Pakitawagan iti miyembro toll-free nga number nga nakasurat iti sango ti libro.

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yánílti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shqódí díí naaltsoos bidáahgi t'áá jiik'eh naaltsoos báha'dít'éhígíí béesh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka xubinta ee telefonka bilaashka ah ee ku qoran xagga hore ee buugyaraha.

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Drug List

Drug List

This is a partial alphabetical list of prescription drugs covered by the plan as of October 1, 2022. This list can change throughout the year. Call us or go online for the most complete, up-to-date information. Our phone number and website are listed on the back cover of this book.

- Brand name** drugs are in **bold** type. Generic drugs are in plain type
- Covered drugs are placed in tiers. Each tier has a different cost:
 - Tier 1: Preferred generic
 - Tier 2: Generic
 - Tier 3: Preferred brand
 - Tier 4: Non-preferred drug
 - Tier 5: Specialty tier
- Each tier has a copay or coinsurance amount
- See the Summary of Benefits in this book to find out what you'll pay for these drugs
- Some drugs have coverage requirements, such as prior authorization or step therapy. If your drug has any coverage rules or limits, there will be code(s) in the list. The codes and what they mean are shown below

PA
Prior authorization

The plan needs more information from your doctor to make sure the drug is being used correctly for a medical condition covered by Medicare. If you don't get prior approval, it may not be covered.

QL
Quantity limits

The plan only covers a certain amount of this drug for 1 copay or over a certain number of days. Limits help make sure the drug is used safely. If your doctor prescribes more than the limit, you or your doctor can ask the plan to cover the additional quantity.

ST
Step therapy

You may need to try lower-cost drugs that treat the same condition before the plan will cover your drug. If you have tried other drugs or your doctor thinks they are not right for you, you or your doctor can ask the plan for coverage.

B/D
Medicare Part B
or Part D

Depending on how this drug is used, it may be covered by Medicare Part B or Part D. Your doctor may need to give the plan more information about how this drug will be used to make sure it's covered correctly.

HRM High-risk medication	This drug is known as a high-risk medication (HRM) for patients 65 years and older. This drug may cause side effects if taken on a regular basis. We suggest you talk with your doctor to see if an alternative drug is available to treat your condition.
LA Limited access	The FDA only lets certain facilities or doctors give out this drug. It may require extra handling, doctor coordination or patient education.
MME Morphine milligram equivalent	Additional quantity limits may apply across all drugs in the opioid class used for the treatment of pain. This additional limit is called a cumulative morphine milligram equivalent (MME), and is designed to monitor safe dosing levels of opioids for individuals who may be taking more than 1 opioid drug for pain management. If your doctor prescribes more than this amount or thinks the limit is not right for your situation, you or your doctor can ask the plan to cover the additional quantity.
7D 7-day limit	An opioid drug used for the treatment of acute pain may be limited to a 7-day supply for members with no recent history of opioid use. This limit is intended to minimize long-term opioid use. For members who are new to the plan and have a recent history of using opioids, the limit may be overridden by the pharmacy when appropriate.
DL Dispensing limit	Dispensing limits apply to this drug. This drug is limited to a 1-month supply per prescription.

A	
Abacavir Sulfate-Lamivudine (Oral Tablet),T4 - QL	Tablet),T2 - 7D; MME; DL; QL
Abilify Maintena (Intramuscular Prefilled Syringe),T5	Acetazolamide (Oral Tablet),T3
Abilify Maintena (Intramuscular Suspension Reconstituted ER),T5	Acetazolamide ER (Oral Capsule Extended Release 12 Hour),T3
Abiraterone Acetate (250MG Oral Tablet),T4	Actimmune (Subcutaneous Solution),T5
Acamprosate Calcium (Oral Tablet Delayed Release),T4	Acyclovir (Oral Capsule),T2
Acetaminophen-Codeine (300-15MG Oral Tablet, 300-30MG Oral Tablet, 300-60MG Oral	Acyclovir (Oral Tablet),T2
	Adacel (Intramuscular Suspension),T3 - QL
	Advair Diskus (Inhalation Aerosol Powder Breath Activated),T3 - QL
	Advair HFA (Inhalation Aerosol),T3 - QL

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

T5 = Tier 5

This is a partial alphabetical list. This is not a complete list of the prescription drugs we cover.

Aimovig (Subcutaneous Solution Auto-Injector),T4 - QL

Albendazole (Oral Tablet),T4 - QL

Alcohol Prep Pads,T3

Alecensa (Oral Capsule),T5

Alendronate Sodium (10MG Oral Tablet, 35MG Oral Tablet, 70MG Oral Tablet),T1

Alfuzosin HCl ER (Oral Tablet Extended Release 24 Hour),T2

Allopurinol (Oral Tablet),T1

Alphagan P (0.1% Ophthalmic Solution),T3

Alphagan P (0.15% Ophthalmic Solution),T4

Alprazolam (Oral Tablet Immediate Release),T2 - QL

Alex (Ophthalmic Suspension),T4

Amantadine HCl (Oral Capsule),T3

Amantadine HCl (Oral Solution),T2

Amantadine HCl (Oral Tablet),T3

Ambrisentan (Oral Tablet),T5 - QL

Amiloride HCl (Oral Tablet),T2

Amiodarone HCl (100MG Oral Tablet, 400MG Oral Tablet),T4

Amiodarone HCl (200MG Oral Tablet),T2

Amitriptyline HCl (Oral Tablet),T4 - HRM

Amlodipine Besylate (Oral Tablet),T1

Amlodipine-Benazepril (Oral Capsule),T2 - QL

Ammonium Lactate (External Cream),T2

Ammonium Lactate (External Lotion),T2

Amoxicillin (Oral Capsule),T2

Amoxicillin (Oral Tablet Immediate Release),T2

Amphetamine-Dextroamphetamine (Oral Tablet),T3 - QL

Amphetamine-Dextroamphetamine ER (Oral Capsule Extended Release 24 Hour),T3 - QL

Ampyra (Oral Tablet Extended Release 12 Hour),T5 - QL

Anagrelide HCl (Oral Capsule),T3

Anastrozole (Oral Tablet),T2

Androderm (Transdermal Patch 24 Hour),T3

Anoro Ellipta (Inhalation Aerosol Powder Breath Activated),T3 - QL

Apriso (Oral Capsule Extended Release 24 Hour),T3 - QL

Aranesp (Albumin Free) (100MCG/0.5ML Injection Solution Prefilled Syringe, 150MCG/0.3ML Injection Solution Prefilled Syringe, 200MCG/0.4ML Injection Solution Prefilled Syringe, 300MCG/0.6ML Injection Solution Prefilled Syringe, 500MCG/ML Injection Solution Prefilled Syringe, 60MCG/0.3ML Injection Solution Prefilled Syringe),T5 - B/D,PA

Aranesp (Albumin Free) (100MCG/ML Injection Solution, 200MCG/ML Injection Solution),T5 - B/D,PA

Aranesp (Albumin Free) (10MCG/0.4ML Injection Solution Prefilled Syringe, 25MCG/0.42ML Injection Solution Prefilled Syringe, 40MCG/0.4ML Injection Solution Prefilled Syringe),T4 - B/D,PA

Aranesp (Albumin Free) (25MCG/ML Injection Solution, 40MCG/ML Injection Solution, 60MCG/ML Injection Solution),T4 - B/D,PA

Aripiprazole (Oral Tablet),T2 - QL

Aristada (Intramuscular Prefilled Syringe),T5

Aristada Initio (Intramuscular Prefilled Syringe),T5

Arnuity Ellipta (Inhalation Aerosol Powder Breath Activated),T3 - QL

Asmanex (120 Metered Doses) (Inhalation Aerosol Powder Breath Activated),T4 - QL

Asmanex (30 Metered Doses) (Inhalation

Bold type = Brand name drug

Plain type = Generic drug

This is a partial alphabetical list. This is not a complete list of the prescription drugs we cover.

Aerosol Powder Breath Activated),T4 - QL

Asmanex (60 Metered Doses) (Inhalation Aerosol Powder Breath Activated),T4 - QL

Asmanex HFA (Inhalation Aerosol),T4 - QL

Aspirin-Dipyridamole ER (Oral Capsule Extended Release 12 Hour),T4 - QL

Atazanavir Sulfate (Oral Capsule),T4 - QL

Atenolol (Oral Tablet),T1

Atomoxetine HCl (Oral Capsule),T4

Atorvastatin Calcium (Oral Tablet),T1 - QL

Atovaquone-Proguanil HCl (Oral Tablet),T4

Atrovent HFA (Inhalation Aerosol Solution),T4

Aubagio (Oral Tablet),T5 - QL

Auryxia (Oral Tablet),T5 - PA

Austedo (Oral Tablet),T5 - QL

Avonex Pen (Intramuscular Auto-Injector Kit),T5

Avonex Prefilled (Intramuscular Prefilled Syringe Kit),T5

Azasite (Ophthalmic Solution),T4

Azathioprine (50MG Oral Tablet),T2 - B/D,PA

Azelastine HCl (0.1% Nasal Solution, 0.15% Nasal Solution),T3

Azelastine HCl (Ophthalmic Solution),T2

Azithromycin (Oral Packet),T2

Azithromycin (Oral Tablet),T2

B

BRIVIACT (Oral Solution),T5

BRIVIACT (Oral Tablet),T5

Baclofen (Oral Tablet),T2

Balsalazide Disodium (Oral Capsule),T4

Baqsimi One Pack (Nasal Powder),T3

Basaglar KwikPen (Subcutaneous Solution Pen-Injector),T4

Belsomra (Oral Tablet),T3 - QL

Benazepril HCl (Oral Tablet),T1 - QL

Benazepril-Hydrochlorothiazide (Oral Tablet),T3 - QL

Benzotropine Mesylate (Oral Tablet),T2 - HRM

Bepreve (Ophthalmic Solution),T4

Berinert (Intravenous Kit),T5 - PA

Besivance (Ophthalmic Suspension),T4

Betaseron (Subcutaneous Kit),T5

Bethanechol Chloride (Oral Tablet),T3

Betimol (Ophthalmic Solution),T4

Bevespi Aerosphere (Inhalation Aerosol),T4

Bexarotene (Oral Capsule),T5

Bicalutamide (Oral Tablet),T2

Bisoprolol Fumarate (Oral Tablet),T2

Bisoprolol-Hydrochlorothiazide (Oral Tablet),T1 - QL

Breo Ellipta (Inhalation Aerosol Powder Breath Activated),T3 - QL

Breztri Aerosphere (Inhalation Aerosol),T3 - QL

Brilinta (Oral Tablet),T3 - QL

Brimonidine Tartrate (0.15% Ophthalmic Solution),T4

Brimonidine Tartrate (0.2% Ophthalmic Solution),T2

Budesonide (Inhalation Suspension),T4 - B/D,PA

Budesonide (Oral Capsule Delayed Release Particles),T3

Buprenorphine (Transdermal Patch Weekly),T3 - 7D; DL; QL

Buprenorphine HCl (Tablet Sublingual),T2 - QL

Buprenorphine HCl-Naloxone HCl (Sublingual Film),T4 - QL

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

T5 = Tier 5

This is a partial alphabetical list. This is not a complete list of the prescription drugs we cover.

Bupropion HCl (Oral Tablet Immediate Release),T2	Carbidopa-Levodopa-Entacapone (Oral Tablet),T4
Bupropion HCl ER (XL) (450MG Oral Tablet Extended Release 24 Hour),T4	Carvedilol (Oral Tablet),T1
Bupropion HCl SR (150MG Oral Tablet Extended Release 12 Hour Smoking-Deterrent),T2	Cefdinir (Oral Capsule),T2
Bupropion HCl SR (Oral Tablet Extended Release 12 Hour),T2	Celecoxib (Oral Capsule),T3 - QL
Bupropion HCl XL (150MG Oral Tablet Extended Release 24 Hour, 300MG Oral Tablet Extended Release 24 Hour),T2	Celontin (Oral Capsule),T4
Buspiron HCl (Oral Tablet),T2	Cephalexin (250MG Oral Capsule, 500MG Oral Capsule),T2
Bydureon BCise (Subcutaneous Auto-Injector),T4 - QL	Cephalexin (750MG Oral Capsule),T4
Byetta 10MCG Pen (Subcutaneous Solution Pen-Injector),T4 - QL	Cephalexin (Oral Tablet),T3
Byetta 5MCG Pen (Subcutaneous Solution Pen-Injector),T4 - QL	Chemet (Oral Capsule),T5
Bystolic (Oral Tablet),T4 - QL	Chlorhexidine Gluconate (Mouth Solution),T2
C	Chlorthalidone (Oral Tablet),T2
Cabergoline (Oral Tablet),T3	Chlorzoxazone (500MG Oral Tablet),T4 - HRM
Calcitriol (Oral Capsule),T2 - B/D,PA	Cholestyramine (Oral Packet),T4
Calcium Acetate (667MG Oral Tablet),T3	Cholestyramine Light (Oral Packet),T4
Calcium Acetate (Phosphate Binder) (Oral Capsule),T3	Cilostazol (Oral Tablet),T2
Calquence (Oral Capsule),T5 - QL	Cimetidine (Oral Tablet),T3
Carbamazepine (Oral Tablet Immediate Release),T2	Cimetidine HCl (Oral Solution),T3
Carbidopa (Oral Tablet),T4	Ciprofloxacin HCl (250MG Oral Tablet Immediate Release, 500MG Oral Tablet Immediate Release, 750MG Oral Tablet Immediate Release),T2
Carbidopa-Levodopa (Oral Tablet Immediate Release),T2	Ciprofloxacin-Dexamethasone (Otic Suspension),T4
Carbidopa-Levodopa ER (Oral Tablet Extended Release),T3	Citalopram Hydrobromide (Oral Tablet),T1
Carbidopa-Levodopa ODT (Oral Tablet Dispersible),T4	Clarithromycin (Oral Tablet Immediate Release),T3
	Clenpiq (Oral Solution),T3
	Climara Pro (Transdermal Patch Weekly),T4 - HRM
	Clonazepam (0.5MG Oral Tablet, 1MG Oral Tablet, 2MG Oral Tablet),T2 - QL
	Clonazepam ODT (0.125MG Oral Tablet Dispersible, 0.25MG Oral Tablet Dispersible,

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0.5MG Oral Tablet Dispersible, 1MG Oral Tablet Dispersible, 2MG Oral Tablet Dispersible),T3 - QL

Clonidine (0.1MG/24HR Transdermal Patch Weekly),T3

Clonidine (0.2MG/24HR Transdermal Patch Weekly, 0.3MG/24HR Transdermal Patch Weekly),T4

Clonidine HCl (Oral Tablet Immediate Release),T2

Clopidogrel Bisulfate (75MG Oral Tablet),T2

Clozapine (100MG Oral Tablet, 200MG Oral Tablet, 25MG Oral Tablet, 50MG Oral Tablet),T3

Clozapine ODT (100MG Oral Tablet Dispersible, 12.5MG Oral Tablet Dispersible, 150MG Oral Tablet Dispersible, 200MG Oral Tablet Dispersible, 25MG Oral Tablet Dispersible),T4

Colchicine (0.6MG Oral Capsule) (Brand Equivalent Mitigare),T3

Colchicine (0.6MG Oral Tablet) (Generic Colcrys),T3

Colesevelam HCl (Oral Tablet),T4

Combigan (Ophthalmic Solution),T3

Combivent Respimat (Inhalation Aerosol Solution),T3 - QL

Copaxone (Subcutaneous Solution Prefilled Syringe),T5

Corlanor (Oral Solution),T4 - QL

Corlanor (Oral Tablet),T4 - QL

Cosentyx (300MG Dose) (Subcutaneous Solution Prefilled Syringe),T5 - QL

Cosentyx (75MG/0.5ML Subcutaneous Solution Prefilled Syringe),T5 - QL

Cosentyx Sensoready (300MG) (Subcutaneous Solution Auto-Injector),T5 - QL

Cosopt PF (Ophthalmic Solution),T4

Creon (Oral Capsule Delayed Release Particles),T3

Cromolyn Sodium (Inhalation Nebulization Solution),T4 - B/D,PA

Cyclophosphamide (Oral Capsule),T3 - B/D,PA

D

DARAPRIM (Oral Tablet),T5

Dalfampridine ER (Oral Tablet Extended Release 12 Hour),T3 - QL

Daliresp (Oral Tablet),T4

Dapsone (Oral Tablet),T3

DayVigo (Oral Tablet),T3 - QL

Deferasirox (Oral Tablet Soluble) (Generic Exjade),T5

Deferiprone (500MG Oral Tablet),T5

Delzicol (Oral Capsule Delayed Release),T4

Depen Titratabs (Oral Tablet),T5

Desmopressin Acetate (Oral Tablet),T3

Desvenlafaxine Succinate ER (Oral Tablet Extended Release 24 Hour) (Generic Pristiq),T3

Dexamethasone (Oral Tablet),T2

Dextrose-NaCl (5-0.2% Intravenous Solution),T3

Diazepam (10MG Oral Tablet, 2MG Oral Tablet, 5MG Oral Tablet),T2 - QL

Diazepam (5MG/5ML Oral Solution),T2

Diazepam Intensol (Oral Concentrate),T3 - QL

Diazoxide (Oral Suspension),T4

Diclofenac Potassium (50MG Oral Tablet),T3

Diclofenac Sodium (1% External Gel),T3

Diclofenac Sodium (Oral Tablet Delayed Release),T2

Diclofenac Sodium ER (Oral Tablet Extended Release 24 Hour),T3

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

T5 = Tier 5

This is a partial alphabetical list. This is not a complete list of the prescription drugs we cover.

Dicyclomine HCl (Oral Capsule),T2 - HRM	Dorzolamide HCl (Ophthalmic Solution),T2
Dicyclomine HCl (Oral Tablet),T2 - HRM	Dorzolamide HCl-Timolol Maleate (Ophthalmic Solution),T2
Difucid (Oral Suspension Reconstituted),T5	Doxazosin Mesylate (Oral Tablet),T2
Difucid (Oral Tablet),T5	Doxycycline Hyclate (100MG Oral Tablet Immediate Release, 20MG Oral Tablet Immediate Release),T3
Digoxin (125MCG Oral Tablet, 250MCG Oral Tablet),T4 - HRM	Doxycycline Hyclate (150MG Oral Tablet, 50MG Oral Tablet, 75MG Oral Tablet),T4
Dihydroergotamine Mesylate (Nasal Solution),T5 - QL	Doxycycline Hyclate (Oral Capsule),T3
Diltiazem HCl (Oral Tablet Immediate Release),T2	Dronabinol (Oral Capsule),T4 - PA
Diltiazem HCl ER (Oral Capsule Extended Release 12 Hour),T3	Dulera (Inhalation Aerosol),T4 - QL
Diltiazem HCl ER Beads (360MG Oral Capsule Extended Release 24 Hour, 420MG Oral Capsule Extended Release 24 Hour),T2	Duloxetine HCl (20MG Oral Capsule Delayed Release Particles, 30MG Oral Capsule Delayed Release Particles, 60MG Oral Capsule Delayed Release Particles),T2 - QL
Diltiazem HCl ER Coated Beads (120MG Oral Capsule Extended Release 24 Hour, 180MG Oral Capsule Extended Release 24 Hour, 240MG Oral Capsule Extended Release 24 Hour, 300MG Oral Capsule Extended Release 24 Hour),T2	Dupixent (Subcutaneous Solution Pen-Injector),T5 - PA
Dimethyl Fumarate (240MG Oral Capsule Delayed Release),T5 - QL	Dupixent (Subcutaneous Solution Prefilled Syringe),T5 - PA
Dipentum (Oral Capsule),T5	Dutasteride (Oral Capsule),T3
Diphenoxylate-Atropine (Oral Tablet),T4 - HRM	Dymista (Nasal Suspension),T4
Divalproex Sodium (Oral Capsule Delayed Release Sprinkle),T3	E
Divalproex Sodium (Oral Tablet Delayed Release),T2	Edarbi (Oral Tablet),T4 - QL
Divalproex Sodium ER (Oral Tablet Extended Release 24 Hour),T2	Edarbyclor (Oral Tablet),T4 - QL
Donepezil HCl (10MG Oral Tablet, 5MG Oral Tablet),T2 - QL	Efavirenz-Emtricitabine-Tenofovir (Oral Tablet),T5 - QL
Donepezil HCl (23MG Oral Tablet),T3 - QL	Elidel (External Cream),T4 - QL
Donepezil HCl ODT (Oral Tablet Dispersible),T2 - QL	Eliquis (2.5MG Oral Tablet, 5MG Oral Tablet),T3 - QL
	Elmiron (Oral Capsule),T5
	Emgality (120MG/ML Subcutaneous Solution Prefilled Syringe),T4 - QL
	Emgality (300MG Dose) (100MG/ML Subcutaneous Solution Prefilled Syringe),T4 - QL

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Emgality (Subcutaneous Solution Auto-Injector),T4 - QL

Emtricitabine-Tenofovir Disoproxil Fumarate (100-150MG Oral Tablet, 133-200MG Oral Tablet, 167-250MG Oral Tablet),T5 - QL

Emtricitabine-Tenofovir Disoproxil Fumarate (200-300MG Oral Tablet),T4 - QL

Enalapril Maleate (Oral Tablet),T1 - QL

Enalapril-Hydrochlorothiazide (Oral Tablet),T1 - QL

Enbrel (25MG Subcutaneous Solution Reconstituted),T5 - QL

Enbrel (Subcutaneous Solution Prefilled Syringe),T5 - QL

Enbrel (Subcutaneous Solution),T5 - QL

Enbrel Mini (Subcutaneous Solution Cartridge),T5 - QL

Enbrel SureClick (Subcutaneous Solution Auto-Injector),T5 - QL

Entacapone (Oral Tablet),T4

Entecavir (Oral Tablet),T4

Entresto (Oral Tablet),T3 - QL

Envarsus XR (Oral Tablet Extended Release 24 Hour),T4 - B/D,PA

Epclusa (Oral Packet),T5 - PA; QL

Epclusa (Oral Tablet),T5 - PA; QL

EpiPen 2-Pak (Injection Solution Auto-Injector),T4 - QL

EpiPen Jr 2-Pak (Injection Solution Auto-Injector),T4 - QL

Epiduo (External Gel),T4

Epiduo Forte (External Gel),T4

Epinephrine (0.15MG/0.3ML Injection Solution Auto-Injector, 0.3MG/0.3ML Injection Solution Auto-Injector),T3 - QL

Eplerenone (Oral Tablet),T3

Ergotamine-Caffeine (Oral Tablet),T3

Erivedge (Oral Capsule),T5

Erleada (Oral Tablet),T5

Ertapenem Sodium (Injection Solution Reconstituted),T4

Erythromycin (Ophthalmic Ointment),T2

Esbriet (Oral Capsule),T5 - QL

Esbriet (Oral Tablet),T5 - QL

Escitalopram Oxalate (Oral Tablet),T2

Esomeprazole Magnesium (40MG Oral Capsule Delayed Release) (Generic Nexium),T3 - QL

Estradiol (Oral Tablet),T3 - HRM

Estradiol (Transdermal Patch Twice Weekly),T3 - HRM; QL

Estradiol (Vaginal Cream),T2

Ethambutol HCl (400MG Oral Tablet),T3

Ethosuximide (Oral Capsule),T3

Ethosuximide (Oral Solution),T3

Etravirine (200MG Oral Tablet),T5 - QL

Eucrisa (External Ointment),T4 - QL

Extavia (Subcutaneous Kit),T5

Ezetimibe (Oral Tablet),T2

Ezetimibe-Simvastatin (Oral Tablet),T3 - QL

F

Famotidine (20MG Oral Tablet, 40MG Oral Tablet),T3

Farxiga (Oral Tablet),T3 - QL

Fasenra (Subcutaneous Solution Prefilled Syringe),T5 - PA

Fasenra Pen (Subcutaneous Solution Auto-Injector),T5 - PA

Fenofibrate (145MG Oral Tablet),T3

Fenofibrate (160MG Oral Tablet, 48MG Oral Tablet, 54MG Oral Tablet),T2

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

T5 = Tier 5

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Finacea (External Foam),T4 - QL

Finacea (External Gel),T4 - QL

Finasteride (5MG Oral Tablet) (Generic Proscar),T2

Flarex (Ophthalmic Suspension),T4

Flector (External Patch),T4 - QL

FloLipid (Oral Suspension),T4 - QL

Flovent Diskus (Inhalation Aerosol Powder Breath Activated),T3

Flovent HFA (Inhalation Aerosol),T3 - QL

Fluconazole (Oral Tablet),T2

Fluoxetine HCl (10MG Oral Capsule Immediate Release, 20MG Oral Capsule Immediate Release, 40MG Oral Capsule Immediate Release),T2

Fluphenazine HCl (Oral Tablet),T4

Fluticasone Propionate (Nasal Suspension),T2

Forteo (Subcutaneous Solution Pen-Injector),T5

Fragmin (Subcutaneous Solution Prefilled Syringe),T5

Fragmin (Subcutaneous Solution),T5

Furosemide (Oral Tablet),T1

Fuzeon (Subcutaneous Solution Reconstituted),T5 - QL

G

Gabapentin (600MG Oral Tablet, 800MG Oral Tablet),T2

Gabapentin (Oral Capsule),T2

Gammagard (2.5GM/25ML Injection Solution),T5 - PA

Gammagard S/D Less IgA (Intravenous Solution Reconstituted),T5 - PA

Gemfibrozil (Oral Tablet),T2

Genotropin (12MG Subcutaneous

Cartridge),T5 - PA

Genotropin (5MG Subcutaneous Cartridge),T4 - PA

Genotropin MiniQuick (Subcutaneous Prefilled Syringe),T5 - PA

Gentamicin Sulfate (40MG/ML Injection Solution),T4

Gilenya (0.5MG Oral Capsule),T5 - QL

Glatiramer Acetate (Subcutaneous Solution Prefilled Syringe),T5

Glatopa (Subcutaneous Solution Prefilled Syringe),T5

Glipizide (Oral Tablet Immediate Release),T1 - QL

Glipizide ER (Oral Tablet Extended Release 24 Hour),T1 - QL

Glucagon (Injection Kit) (Lilly),T3

Glycopyrrolate (Oral Solution) (Generic Cuvposa),T4 - PA

Glyxambi (Oral Tablet),T3 - QL

Gvoke HypoPen 2-Pack (Subcutaneous Solution Auto-Injector),T3

Gvoke Kit (Subcutaneous Solution),T3

Gvoke PFS (Subcutaneous Solution Prefilled Syringe),T3

H

Haegarda (Subcutaneous Solution Reconstituted),T5 - PA

Haloperidol (Oral Tablet),T2

Harvoni (90-400MG Oral Tablet),T5 - PA; QL

Harvoni (Oral Packet),T5 - PA; QL

Humalog (Injection Solution),T3

Humalog (Subcutaneous Solution Cartridge),T3

Humalog Junior KwikPen (Subcutaneous

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Solution Pen-Injector),T3	Tablet),T2 - QL
Humalog KwikPen (Subcutaneous Solution Pen-Injector),T3	Hydroxyurea (Oral Capsule),T2
Humalog Mix 50/50 (Subcutaneous Suspension),T3	Hydroxyzine HCl (Oral Syrup),T3 - HRM
Humalog Mix 50/50 KwikPen (Subcutaneous Suspension Pen-Injector),T3	I
Humalog Mix 75/25 (Subcutaneous Suspension),T3	Ibandronate Sodium (Oral Tablet),T2
Humalog Mix 75/25 KwikPen (Subcutaneous Suspension Pen-Injector),T3	Ibuprofen (400MG Oral Tablet, 600MG Oral Tablet, 800MG Oral Tablet),T2
Humira (Subcutaneous Prefilled Syringe Kit),T5 - QL	Icatibant Acetate (Subcutaneous Solution),T5 - PA; QL
Humira Pen (Subcutaneous Pen-Injector Kit),T5 - QL	Ilevro (Ophthalmic Suspension),T3
Humulin 70/30 (Subcutaneous Suspension),T3	Imatinib Mesylate (Oral Tablet),T3
Humulin 70/30 KwikPen (Subcutaneous Suspension Pen-Injector),T3	Imbruvica (Oral Capsule),T5 - QL
Humulin N (Subcutaneous Suspension),T3	Imbruvica (Oral Tablet),T5 - QL
Humulin N KwikPen (Subcutaneous Suspension Pen-Injector),T3	Imiquimod (5% External Cream),T2 - QL
Humulin R (Injection Solution),T3	Imiquimod Pump (3.75% External Cream),T5
Humulin R U-500 (Concentrated) (Subcutaneous Solution),T3	Invexxy Maintenance Pack (Vaginal Insert),T3 - PA
Humulin R U-500 KwikPen (Subcutaneous Solution Pen-Injector),T3	Increase Ellipta (Inhalation Aerosol Powder Breath Activated),T4 - QL
Hydralazine HCl (Oral Tablet),T2	Ingrezza (Oral Capsule Therapy Pack),T5 - QL
Hydrochlorothiazide (Oral Capsule),T1	Ingrezza (Oral Capsule),T5 - QL
Hydrochlorothiazide (Oral Tablet),T1	Insulin Lispro (1 Unit Dial) (Subcutaneous Solution Pen-Injector) (Brand Equivalent Humalog),T3
Hydrocodone-Acetaminophen (10-325MG Oral Tablet, 5-325MG Oral Tablet, 7.5-325MG Oral Tablet),T3 - 7D; MME; DL; QL	Insulin Lispro (Injection Solution) (Brand Equivalent Humalog),T3
Hydromorphone HCl (Oral Tablet Immediate Release),T2 - 7D; MME; DL; QL	Insulin Lispro Junior KwikPen (Subcutaneous Solution Pen-Injector) (Brand Equivalent Humalog),T3
Hydroxychloroquine Sulfate (200MG Oral	Insulin Lispro Prot & Lispro (Subcutaneous Suspension Pen-Injector) (Brand Equivalent Humalog),T3
	Insulin Syringes, Needles,T3
	Invega Hafyera (Intramuscular Suspension Prefilled Syringe),T5

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

T5 = Tier 5

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Invega Sustenna (117MG/0.75ML Intramuscular Suspension Prefilled Syringe, 156MG/ML Intramuscular Suspension Prefilled Syringe, 234MG/1.5ML Intramuscular Suspension Prefilled Syringe, 78MG/0.5ML Intramuscular Suspension Prefilled Syringe),T5

Invega Sustenna (39MG/0.25ML Intramuscular Suspension Prefilled Syringe),T4

Invega Trinza (Intramuscular Suspension Prefilled Syringe),T5

Inveltys (Ophthalmic Suspension),T4

Invokamet (Oral Tablet Immediate Release),T4 - QL

Invokamet XR (Oral Tablet Extended Release 24 Hour),T4 - QL

Invokana (Oral Tablet),T4 - QL

Ipratropium Bromide (Inhalation Solution),T2 - B/D,PA

Ipratropium Bromide (Nasal Solution),T3

Ipratropium-Albuterol (Inhalation Solution),T2 - B/D,PA

Irbesartan (Oral Tablet),T1 - QL

Irbesartan-Hydrochlorothiazide (Oral Tablet),T2 - QL

Isentress (Oral Tablet),T5 - QL

Isoniazid (Oral Tablet),T2

Isosorbide Dinitrate (10MG Oral Tablet Immediate Release, 20MG Oral Tablet Immediate Release, 30MG Oral Tablet Immediate Release, 5MG Oral Tablet Immediate Release),T2

Isosorbide Dinitrate (40MG Oral Tablet Immediate Release),T5

Isosorbide Dinitrate-Hydralazine (Oral Tablet),T3

Isosorbide Mononitrate (Oral Tablet Immediate

Release),T2

Isosorbide Mononitrate ER (Oral Tablet Extended Release 24 Hour),T2

Isturisa (Oral Tablet),T5

Ivermectin (Oral Tablet),T2 - PA

J

Janumet (Oral Tablet Immediate Release),T3 - QL

Janumet XR (Oral Tablet Extended Release 24 Hour),T3 - QL

Januvia (Oral Tablet),T3 - QL

Jardiance (Oral Tablet),T3 - QL

Jentadueto (Oral Tablet Immediate Release),T3 - QL

Jentadueto XR (Oral Tablet Extended Release 24 Hour),T3 - QL

Jublia (External Solution),T4

K

Ketoconazole (External Cream),T2 - QL

Ketorolac Tromethamine (Ophthalmic Solution),T3

Kevzara (Subcutaneous Solution Auto-Injector),T5 - QL

Kevzara (Subcutaneous Solution Prefilled Syringe),T5 - QL

Klisyri (External Ointment),T5 - QL

Klor-Con 10 (Oral Tablet Extended Release),T2

Klor-Con 8 (Oral Tablet Extended Release),T2

Klor-Con M10 (Oral Tablet Extended Release),T2

Klor-Con M20 (Oral Tablet Extended Release),T2

Kombiglyze XR (Oral Tablet Extended Release 24 Hour),T4 - QL

Korlym (Oral Tablet),T5

Kynmobi (10MG Sublingual Film, 15MG

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Sublingual Film, 20MG Sublingual Film, 25MG Sublingual Film, 30MG Sublingual Film),T5 - QL

L

Lacosamide (Oral Tablet),T4 - QL
 Lactulose (10GM/15ML Oral Solution),T2
 Lactulose (Oral Packet),T4
 Lamivudine (100MG Oral Tablet),T3
 Lamivudine (150MG Oral Tablet, 300MG Oral Tablet),T3 - QL
 Lamotrigine (Oral Tablet Immediate Release),T2
Lantus (Subcutaneous Solution),T3
Lantus SoloStar (Subcutaneous Solution Pen-Injector),T3
 Latanoprost (Ophthalmic Solution),T1
Latuda (Oral Tablet),T5 - QL
 Ledipasvir-Sofosbuvir (Oral Tablet),T5 - PA; QL
 Leflunomide (Oral Tablet),T3
 Letrozole (Oral Tablet),T2
 Leucovorin Calcium (10MG Oral Tablet, 15MG Oral Tablet),T3
 Leucovorin Calcium (25MG Oral Tablet),T4
 Leucovorin Calcium (5MG Oral Tablet),T2
Leukeran (Oral Tablet),T5
Levemir (Subcutaneous Solution),T3
Levemir FlexTouch (Subcutaneous Solution Pen-Injector),T3
 Levetiracetam (Oral Tablet Immediate Release),T2
 Levobunolol HCl (Ophthalmic Solution),T2
Levocarnitine (Oral Tablet),T3
 Levocetirizine Dihydrochloride (Oral Tablet),T2
 Levofloxacin (Oral Tablet),T2
 Levothyroxine Sodium (Oral Tablet),T1

Lialda (Oral Tablet Delayed Release),T4 - QL

Licart (External Patch 24 Hour),T4 - QL

Lidocaine (5% External Ointment),T3 - QL

Lidocaine (5% External Patch),T4 - PA; QL

Lidocaine HCl (4% External Solution),T4

Lidocaine-Prilocaine (External Cream),T2

Linzess (Oral Capsule),T3 - QL

Liothyronine Sodium (Oral Tablet),T2

Lisinopril (Oral Tablet),T1 - QL

Lisinopril-Hydrochlorothiazide (Oral Tablet),T1 - QL

Lithium Carbonate (Oral Capsule),T2

Lithium Carbonate ER (Oral Tablet Extended Release),T2

Livalo (Oral Tablet),T3 - QL

Lokelma (Oral Packet),T4 - QL

Lonhala Magnair (Inhalation Solution),T5 - QL

Loperamide HCl (Oral Capsule),T2

Lorazepam (Oral Tablet),T2 - QL

Lorazepam Intensol (Oral Concentrate),T2 - QL

Losartan Potassium (Oral Tablet),T1 - QL

Losartan Potassium-HCTZ (Oral Tablet),T1 - QL

Lotemax (Ophthalmic Gel),T4

Lotemax (Ophthalmic Ointment),T4

Lotemax (Ophthalmic Suspension),T4

Lotemax SM (Ophthalmic Gel),T4

Lovastatin (Oral Tablet),T1 - QL

Lumigan (Ophthalmic Solution),T3

Lupron Depot (1-Month) (Intramuscular Kit),T4

Lupron Depot (3-Month) (Intramuscular Kit),T4

Lupron Depot (4-Month) (Intramuscular

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

T5 = Tier 5

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Kit),T4	850MG Oral Tablet Immediate Release),T1 - QL
Lupron Depot (6-Month) (Intramuscular Kit),T4	Metformin HCl ER (Oral Tablet Extended Release 24 Hour) (Generic Glucophage XR),T1 - QL
Luzu (External Cream),T4 - QL	Methadone HCl (Oral Solution),T2 - 7D; MME; DL; QL
Lysodren (Oral Tablet),T5	Methadone HCl (Oral Tablet),T2 - 7D; MME; DL; QL
Lyumjev (Injection Solution),T3	Methamphetamine HCl (Oral Tablet),T5 - PA; QL
Lyumjev KwikPen (Subcutaneous Solution Pen-Injector),T3	Methimazole (Oral Tablet),T2
M	Methotrexate Sodium (Oral Tablet),T2
Malathion (External Lotion),T4	Methylphenidate HCl (Oral Tablet Chewable),T4 - QL
Maraviroc (Oral Tablet),T5 - QL	Methylphenidate HCl (Oral Tablet Immediate Release) (Generic Ritalin),T3 - QL
Mavyret (Oral Packet),T5 - PA; QL	Methylprednisolone (Oral Tablet),T2
Mavyret (Oral Tablet),T5 - PA; QL	Metoclopramide HCl (Oral Tablet),T2
Mayzent (0.25MG Oral Tablet, 1MG Oral Tablet, 2MG Oral Tablet),T5 - QL	Metoprolol Succinate ER (Oral Tablet Extended Release 24 Hour),T2
Meclizine HCl (12.5MG Oral Tablet),T2 - HRM	Metoprolol Tartrate (100MG Oral Tablet, 25MG Oral Tablet, 50MG Oral Tablet),T1
Medroxyprogesterone Acetate (10MG Oral Tablet, 2.5MG Oral Tablet, 5MG Oral Tablet),T2	Metrogel (External Gel),T4
Medroxyprogesterone Acetate (150MG/ML Intramuscular Suspension),T4	Metronidazole (0.75% External Cream),T3
Meloxicam (Oral Tablet),T1	Metronidazole (0.75% External Gel, 1% External Gel),T4
Memantine HCl (10MG Oral Tablet, 5MG Oral Tablet),T2 - PA; QL	Metronidazole (0.75% External Lotion),T4
Memantine HCl ER (Oral Capsule Extended Release 24 Hour),T4 - PA; QL	Metronidazole (250MG Oral Tablet, 500MG Oral Tablet),T2
Mercaptopurine (Oral Tablet),T3	Metronidazole (375MG Oral Capsule),T4
Meropenem (1GM Intravenous Solution Reconstituted),T4	Midodrine HCl (Oral Tablet),T3
Meropenem (500MG Intravenous Solution Reconstituted),T3	Minocycline HCl (Oral Capsule),T2
Mesalamine (1.2GM Oral Tablet Delayed Release) (Generic Lialda),T4 - QL	Minocycline HCl (Oral Tablet Immediate Release),T4
Mesnex (Oral Tablet),T4	Minoxidil (Oral Tablet),T2
Metformin HCl (1000MG Oral Tablet Immediate Release, 500MG Oral Tablet Immediate Release,	Mirtazapine (Oral Tablet),T2

Bold type = Brand name drug

Plain type = Generic drug

This is a partial alphabetical list. This is not a complete list of the prescription drugs we cover.

Mirtazapine ODT (Oral Tablet Dispersible),T3

Mirvaso (External Gel),T4

Misoprostol (Oral Tablet),T3

Mitigare (Oral Capsule),T3

Modafinil (Oral Tablet),T3 - PA; QL

Mometasone Furoate (Nasal Suspension),T4

Montelukast Sodium (Oral Packet),T3 - QL

Montelukast Sodium (Oral Tablet),T2 - QL

Morphine Sulfate ER (100MG Oral Tablet Extended Release, 200MG Oral Tablet Extended Release) (Generic MS Contin),T4 - 7D; MME; DL; QL

Morphine Sulfate ER (15MG Oral Tablet Extended Release, 30MG Oral Tablet Extended Release, 60MG Oral Tablet Extended Release) (Generic MS Contin),T3 - 7D; MME; DL; QL

Morphine Sulfate ER (Oral Capsule Extended Release 24 Hour) (Generic Kadian),T4 - 7D; MME; DL; QL

Morphine Sulfate ER Beads (Oral Capsule Extended Release 24 Hour) (Generic Avinza),T4 - 7D; MME; DL; QL

Motegrity (Oral Tablet),T4 - QL

Movantik (Oral Tablet),T3 - QL

MoviPrep (Oral Solution Reconstituted),T4

Multaq (Oral Tablet),T3

Myrbetriq (Oral Tablet Extended Release 24 Hour),T3

N

Naftin (External Gel),T4

Naloxone HCl (0.4MG/ML Injection Solution),T2

Naloxone HCl (Injection Solution Cartridge),T2

Naloxone HCl (Injection Solution Prefilled Syringe),T2

Naltrexone HCl (Oral Tablet),T3

Namzarcic (Oral Capsule ER 24 Hour Therapy Pack),T3 - PA; QL

Namzarcic (Oral Capsule Extended Release 24 Hour),T3 - PA; QL

Naproxen (Oral Tablet Immediate Release),T2

Narcan (Nasal Liquid),T3

Nayzilam (Nasal Solution),T4 - PA; QL

Neomycin Sulfate (Oral Tablet),T2

Neomycin-Polymyxin-HC (Otic Suspension),T3

Neulasta (Subcutaneous Solution Prefilled Syringe),T5

Neupro (Transdermal Patch 24 Hour),T4

Nevanac (Ophthalmic Suspension),T4

Nexium (10MG Oral Packet, 2.5MG Oral Packet, 20MG Oral Packet, 40MG Oral Packet, 5MG Oral Packet),T3

Nexium (20MG Oral Capsule Delayed Release, 40MG Oral Capsule Delayed Release),T3 - QL

Nexletol (Oral Tablet),T4 - QL

Nexlizet (Oral Tablet),T4 - QL

Nifedipine ER Osmotic Release (Oral Tablet Extended Release 24 Hour),T2

Nimodipine (Oral Capsule),T4

Nitrofurantoin Macrocrystal (100MG Oral Capsule, 50MG Oral Capsule) (Generic Macrochantin),T3 - HRM

Nitrofurantoin Monohydrate (Generic Macrobid),T3 - HRM

Nitroglycerin (Tablet Sublingual),T2

Nivestym (Injection Solution Prefilled Syringe),T5

Nivestym (Injection Solution),T5

Nizatidine (Oral Capsule),T3

Norethindrone Acetate (5MG Oral Tablet),T2

Nortriptyline HCl (Oral Capsule),T2 - HRM

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

T5 = Tier 5

This is a partial alphabetical list. This is not a complete list of the prescription drugs we cover.

NovoLog (Injection Solution),T4	Nuzyra (Intravenous Solution Reconstituted),T5
NovoLog FlexPen (Subcutaneous Solution Pen-Injector),T4	Nuzyra (Oral Tablet),T5 - QL
NovoLog Mix 70/30 (Subcutaneous Suspension),T4	Nystatin (External Cream),T2
NovoLog Mix 70/30 FlexPen (Subcutaneous Suspension Pen-Injector),T4	Nystatin (External Ointment),T2
NovoLog PenFill (Subcutaneous Solution Cartridge),T4	Nystatin (External Powder),T2 - QL
Novolin 70/30 (Subcutaneous Suspension),T4	O
Novolin 70/30 FlexPen (Subcutaneous Suspension Pen-Injector),T4	Odomzo (Oral Capsule),T5
Novolin N (Subcutaneous Suspension),T4	Ofev (Oral Capsule),T5 - QL
Novolin R (Injection Solution),T4	Ofloxacin (Ophthalmic Solution),T2
Nubeqa (Oral Tablet),T5	Ofloxacin (Otic Solution),T3
Nucala (100MG/ML Subcutaneous Solution Prefilled Syringe),T5 - PA; QL	Olanzapine (Oral Tablet),T2 - QL
Nucala (Subcutaneous Solution Auto-Injector),T5 - PA; QL	Olopatadine HCl (Ophthalmic Solution),T3
Nucala (Subcutaneous Solution Reconstituted),T5 - PA; QL	Omega-3-Acid Ethyl Esters (Oral Capsule) (Generic Lovaza),T3
Nucynta ER (100MG Oral Tablet Extended Release 12 Hour, 150MG Oral Tablet Extended Release 12 Hour, 200MG Oral Tablet Extended Release 12 Hour, 250MG Oral Tablet Extended Release 12 Hour),T5 - 7D; MME; DL; QL	Omeprazole (10MG Oral Capsule Delayed Release),T2 - QL
Nucynta ER (50MG Oral Tablet Extended Release 12 Hour),T4 - 7D; MME; DL; QL	Omeprazole (20MG Oral Capsule Delayed Release, 40MG Oral Capsule Delayed Release),T2
Nurtec ODT (Oral Tablet Dispersible),T5 - QL	Ondansetron HCl (4MG Oral Tablet, 8MG Oral Tablet),T2 - B/D,PA
Nutropin AQ NuSpin 10 (Subcutaneous Solution Pen-Injector),T5 - PA	Ondansetron ODT (Oral Tablet Dispersible),T2 - B/D,PA
Nutropin AQ NuSpin 20 (Subcutaneous Solution Pen-Injector),T5 - PA	Onglyza (Oral Tablet),T4 - QL
Nutropin AQ NuSpin 5 (Subcutaneous Solution Pen-Injector),T5 - PA	Opsumit (Oral Tablet),T5 - PA
	Orenitram (0.125MG Oral Tablet Extended Release),T4
	Orenitram (0.25MG Oral Tablet Extended Release, 1MG Oral Tablet Extended Release, 2.5MG Oral Tablet Extended Release, 5MG Oral Tablet Extended Release),T5
	Orgovyx (Oral Tablet),T5
	Orilissa (Oral Tablet),T5 - QL
	Osetamivir Phosphate (Oral Capsule),T3

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Ospheña (Oral Tablet),T3 - PA; QL

Oxandrolone (10MG Oral Tablet),T4

Oxandrolone (2.5MG Oral Tablet),T3

Oxcarbazepine (Oral Tablet),T3

Oxybutynin Chloride ER (Oral Tablet Extended Release 24 Hour),T2

Oxycodone HCl (10MG Oral Tablet Immediate Release, 15MG Oral Tablet Immediate Release, 20MG Oral Tablet Immediate Release, 30MG Oral Tablet Immediate Release, 5MG Oral Tablet Immediate Release),T2 - 7D; MME; DL; QL

Oxycodone HCl (5MG Oral Capsule),T3 - 7D; MME; DL; QL

Oxycodone-Acetaminophen (10-325MG Oral Tablet, 2.5-325MG Oral Tablet, 5-325MG Oral Tablet, 7.5-325MG Oral Tablet),T3 - 7D; MME; DL; QL

Ozempic (0.25MG/DOSE or 0.5MG/DOSE) (2MG/1.5ML Subcutaneous Solution Pen-Injector),T3 - QL

Ozempic (1MG/DOSE) (4MG/3ML Subcutaneous Solution Pen-Injector),T3 - QL

Ozempic (2MG/DOSE) (8MG/3ML Subcutaneous Solution Pen-Injector),T3 - PA; QL

P

Pantoprazole Sodium (Oral Tablet Delayed Release),T2 - QL

Pegasys (Subcutaneous Solution),T5

Penicillin V Potassium (Oral Tablet),T2

Pentasa (250MG Oral Capsule Extended Release),T4 - QL

Perforomist (Inhalation Nebulization Solution),T4 - B/D,PA; QL

Permethrin (External Cream),T3

Perseris (Subcutaneous Prefilled Syringe),T5

Phenelzine Sulfate (Oral Tablet),T3

Phenytoin Sodium Extended (Oral Capsule),T2

Phoslyra (Oral Solution),T3

Pilocarpine HCl (Oral Tablet),T3

Pimecrolimus (External Cream),T4 - QL

Pioglitazone HCl (Oral Tablet),T1 - QL

Plegridy (Subcutaneous Solution Pen-Injector),T5 - QL

Plegridy (Subcutaneous Solution Prefilled Syringe),T5 - QL

Pomalyst (Oral Capsule),T5

Potassium Chloride ER (Oral Capsule Extended Release),T2

Potassium Chloride ER (Oral Tablet Extended Release),T2

Potassium Citrate ER (Oral Tablet Extended Release),T4

Praluent (Subcutaneous Solution Auto-Injector),T3 - QL

Pramipexole Dihydrochloride (Oral Tablet Immediate Release),T2

Pravastatin Sodium (Oral Tablet),T1 - QL

Prazosin HCl (Oral Capsule),T2

Prednisolone Acetate (Ophthalmic Suspension),T3

Prednisone (10MG Oral Tablet, 1MG Oral Tablet, 2.5MG Oral Tablet, 20MG Oral Tablet, 50MG Oral Tablet, 5MG Oral Tablet),T2

Prednisone (5MG/5ML Oral Solution),T4

Premarin (Vaginal Cream),T3

Prenatal (27-1MG Oral Tablet),T2

Primidone (Oral Tablet),T2

Privigen (20GM/200ML Intravenous Solution),T5 - PA

ProAir HFA (Inhalation Aerosol Solution),T3

T1 = Tier 1

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ProAir RespiClick (Inhalation Aerosol Powder Breath Activated),T3

Proctosol HC (External Cream),T2

Progesterone (Oral Capsule),T3

Prolastin-C (Intravenous Solution Reconstituted),T5

Prolensa (Ophthalmic Solution),T4

Prolia (Subcutaneous Solution Prefilled Syringe),T4 - QL

Propranolol HCl (Oral Tablet),T2

Propranolol HCl ER (Oral Capsule Extended Release 24 Hour),T3

Propylthiouracil (Oral Tablet),T2

Pulmicort Flexhaler (Inhalation Aerosol Powder Breath Activated),T4

Pulmozyme (Inhalation Solution),T5 - B/D,PA; QL

Pyridostigmine Bromide (60MG Oral Tablet Immediate Release),T3

Pyridostigmine Bromide (Oral Solution),T5

Pyridostigmine Bromide ER (Oral Tablet Extended Release),T4

Q

QVAR RediHaler (Inhalation Aerosol Breath Activated),T4 - QL

Quetiapine Fumarate (100MG Oral Tablet, 200MG Oral Tablet, 25MG Oral Tablet, 300MG Oral Tablet, 400MG Oral Tablet, 50MG Oral Tablet),T2 - QL

Quetiapine Fumarate ER (Oral Tablet Extended Release 24 Hour),T3 - QL

Quinapril HCl (Oral Tablet),T1 - QL

Quinapril-Hydrochlorothiazide (Oral Tablet),T2 - QL

R

Raloxifene HCl (Oral Tablet),T3

Ramipril (Oral Capsule),T1 - QL

Ranolazine ER (Oral Tablet Extended Release 12 Hour),T3

Rasagiline Mesylate (Oral Tablet),T4

Rasuvo (Subcutaneous Solution Auto-Injector),T4

Rayaldee (Oral Capsule Extended Release),T5 - QL

Rebif (Subcutaneous Solution Prefilled Syringe),T5

Rebif Rebidose (Subcutaneous Solution Auto-Injector),T5

Regranex (External Gel),T5 - PA

Relistor (Oral Tablet),T5

Relistor (Subcutaneous Solution),T5

Repatha (Subcutaneous Solution Prefilled Syringe),T3 - QL

Repatha PushtroNex System (Subcutaneous Solution Cartridge),T3 - QL

Repatha SureClick (Subcutaneous Solution Auto-Injector),T3 - QL

Restasis MultiDose (Ophthalmic Emulsion),T3 - QL

Restasis Single-Use Vials (Ophthalmic Emulsion),T3 - QL

Retacrit (Injection Solution),T4 - B/D,PA

Rexulti (Oral Tablet),T5 - QL

Reyvow (Oral Tablet),T4 - QL

Rhopressa (Ophthalmic Solution),T3

Ribavirin (Oral Tablet),T3

Rifabutin (Oral Capsule),T4

Riluzole (Oral Tablet),T3

Rimantadine HCl (Oral Tablet),T4

Rinvoq (Oral Tablet Extended Release 24 Hour),T5 - QL

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Risperdal Consta (12.5MG Intramuscular Suspension Reconstituted ER, 25MG Intramuscular Suspension Reconstituted ER),T4

Risperdal Consta (37.5MG Intramuscular Suspension Reconstituted ER, 50MG Intramuscular Suspension Reconstituted ER),T5

Risperidone (Oral Tablet),T2

Ritonavir (Oral Tablet),T3 - QL

Rivastigmine (Transdermal Patch 24 Hour),T4 - QL

Rivastigmine Tartrate (Oral Capsule),T3

Rizatriptan Benzoate (Oral Tablet),T3 - QL

Rizatriptan Benzoate ODT (Oral Tablet Dispersible),T3 - QL

Rocklatan (Ophthalmic Solution),T3

Ropinirole HCl (Oral Tablet Immediate Release),T2

Rosuvastatin Calcium (Oral Tablet),T2 - QL

Rybelsus (Oral Tablet),T3 - QL

Rytary (Oral Capsule Extended Release),T4

S

SPS (Oral Suspension),T3

Sancuso (Transdermal Patch),T5 - QL

Santyl (External Ointment),T4

Saphris (10MG Tablet Sublingual),T5

Saphris (2.5MG Tablet Sublingual, 5MG Tablet Sublingual),T4

Savella (Oral Tablet),T3

Selegiline HCl (Oral Capsule),T3

Selegiline HCl (Oral Tablet),T3

Serevent Diskus (Inhalation Aerosol Powder Breath Activated),T3 - QL

Sertraline HCl (Oral Tablet),T1

Sevelamer Carbonate (Oral Packet),T5

Sevelamer Carbonate (Oral Tablet) (Generic Renvela),T3

Sevelamer HCl (Oral Tablet),T4

Shingrix (Intramuscular Suspension Reconstituted),T3 - PA; QL

Sildenafil Citrate (20MG Oral Tablet) (Generic Revatio),T3 - PA

Silver Sulfadiazine (External Cream),T2

Simbrinza (Ophthalmic Suspension),T3

Simvastatin (Oral Tablet),T1 - QL

Skyrizi (150MG Dose) (Subcutaneous Prefilled Syringe Kit),T5 - QL

Skyrizi (Subcutaneous Solution Prefilled Syringe),T5 - QL

Skyrizi Pen (Subcutaneous Solution Auto-Injector),T5 - QL

Sodium Polystyrene Sulfonate (Oral Powder),T3

Sofosbuvir-Velpatasvir (Oral Tablet),T5 - PA; QL

Solifenacin Succinate (Oral Tablet),T3 - QL

Soliqua (Subcutaneous Solution Pen-Injector),T3 - QL

Soolantra (External Cream),T4 - QL

Sotalol HCl (Oral Tablet),T2

Sotalol HCl AF (Oral Tablet),T3

Spiriva HandiHaler (Inhalation Capsule),T3 - QL

Spiriva Respimat (Inhalation Aerosol Solution),T3 - QL

Spiroinolactone (Oral Tablet),T2

Sprycel (Oral Tablet),T5

Stelara (Subcutaneous Solution Prefilled Syringe),T5 - QL

Stelara (Subcutaneous Solution),T5 - QL

Stiolto Respimat (Inhalation Aerosol

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

T5 = Tier 5

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Solution),T3	Tadalafil (PAH) (20MG Oral Tablet) (Generic Adcirca),T4 - PA
Striverdi Respimat (Inhalation Aerosol Solution),T4	Tamoxifen Citrate (Oral Tablet),T2
Suboxone (Sublingual Film),T4 - QL	Tamsulosin HCl (Oral Capsule),T2
Sucralfate (Oral Suspension),T4	Tasigna (Oral Capsule),T5
Sucralfate (Oral Tablet),T2	Tecfidera (Oral Capsule Delayed Release),T5 - QL
Sulfadiazine (Oral Tablet),T4	Temazepam (15MG Oral Capsule, 30MG Oral Capsule),T4 - HRM; QL
Sulfamethoxazole-Trimethoprim (800-160MG Oral Tablet),T2	Tenofovir Disoproxil Fumarate (Oral Tablet),T3 - QL
Sulfasalazine (Oral Tablet Delayed Release),T2	Terazosin HCl (Oral Capsule),T2
Sulfasalazine (Oral Tablet Immediate Release),T2	Terbinafine HCl (Oral Tablet),T2
Sumatriptan Succinate (100MG Oral Tablet, 25MG Oral Tablet, 50MG Oral Tablet),T2 - QL	Teriparatide (Recombinant) (Subcutaneous Solution Pen-Injector),T5
Sumatriptan Succinate (4MG/0.5ML Subcutaneous Solution Auto-Injector, 6MG/0.5ML Subcutaneous Solution Auto-Injector),T4 - QL	Testosterone (20.25MG/1.25GM 1.62% Transdermal Gel, 25MG/2.5GM 1% Transdermal Gel, 40.5MG/2.5GM 1.62% Transdermal Gel, 50MG/5GM 1% Transdermal Gel), Testosterone Pump (1% Transdermal Gel, 1.62% Transdermal Gel),T4
Sumatriptan Succinate (6MG/0.5ML Subcutaneous Solution),T3 - QL	Testosterone Cypionate (Intramuscular Solution),T2
Sunosi (Oral Tablet),T4 - QL	Tetrabenazine (12.5MG Oral Tablet),T4
Suprep Bowel Prep Kit (Oral Solution),T3	Tetrabenazine (25MG Oral Tablet),T5
Sutab (Oral Tablet),T4	Theophylline (Oral Solution),T4
Symbicort (Inhalation Aerosol),T3 - QL	Theophylline ER (Oral Tablet Extended Release 12 Hour),T4
Symproic (Oral Tablet),T4 - QL	Theophylline ER (Oral Tablet Extended Release 24 Hour),T2
Synjardy (Oral Tablet Immediate Release),T3 - QL	Timolol Maleate (Once-Daily) (Ophthalmic Solution) (Generic Istalol),T4
Synjardy XR (Oral Tablet Extended Release 24 Hour),T3 - QL	Timolol Maleate (Ophthalmic Solution) (Generic Timoptic),T2
Synribo (Subcutaneous Solution Reconstituted),T5	Timolol Maleate (Oral Tablet),T3
Synthroid (Oral Tablet),T3	Timolol Maleate Ophthalmic Gel Forming
T	
TOBI Podhaler (Inhalation Capsule),T5 - QL	
Tabrecta (Oral Tablet),T5 - QL	

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(Ophthalmic Solution) (Generic Timoptic-XE),T3

Timoptic Ocudose (Ophthalmic Solution),T4

Tivicay (25MG Oral Tablet),T4 - QL

Tivicay (50MG Oral Tablet),T5 - QL

Tizanidine HCl (Oral Tablet),T2

TobraDex ST (Ophthalmic Suspension),T4

Tobramycin (300MG/5ML Inhalation Nebulization Solution),T5 - B/D,PA; QL

Tobramycin-Dexamethasone (Ophthalmic Suspension),T3

Topiramate (Oral Capsule Sprinkle Immediate Release),T4

Topiramate (Oral Tablet),T2

Toremifene Citrate (Oral Tablet),T5

Torseamide (Oral Tablet),T2

Toujeo Max SoloStar (Subcutaneous Solution Pen-Injector),T3

Toujeo SoloStar (Subcutaneous Solution Pen-Injector),T3

Tracleer (Oral Tablet Soluble),T5 - QL

Tracleer (Oral Tablet),T5 - QL

Tradjenta (Oral Tablet),T3 - QL

Tramadol HCl (50MG Oral Tablet Immediate Release),T2 - 7D; MME; DL; QL

Tramadol-Acetaminophen (Oral Tablet),T2 - 7D; MME; DL; QL

Tranexamic Acid (Oral Tablet),T3

Tranylcypromine Sulfate (Oral Tablet),T4

Travoprost (BAK Free) (Ophthalmic Solution),T4

Trazodone HCl (100MG Oral Tablet, 150MG Oral Tablet, 50MG Oral Tablet),T1

Trelegy Ellipta (Inhalation Aerosol Powder Breath Activated),T3 - QL

Tremfya (Subcutaneous Solution Pen-Injector),T5 - QL

Tremfya (Subcutaneous Solution Prefilled Syringe),T5 - QL

Tresiba (Subcutaneous Solution),T3

Tresiba FlexTouch (Subcutaneous Solution Pen-Injector),T3

Tretinoin (External Cream),T4 - PA

Tretinoin (External Gel),T4 - PA

Tretinoin (Oral Capsule),T5

Triamcinolone Acetonide (0.1% External Ointment, 0.5% External Ointment),T2

Triamcinolone Acetonide (External Cream),T2

Triamterene-HCTZ (Oral Capsule),T2

Triamterene-HCTZ (Oral Tablet),T2

Trihexyphenidyl HCl (Oral Solution),T3 - HRM

Trihexyphenidyl HCl (Oral Tablet),T3 - HRM

Trijardy XR (Oral Tablet Extended Release 24 Hour),T3 - QL

Trintellix (Oral Tablet),T4

Trulance (Oral Tablet),T4

Trulicity (Subcutaneous Solution Pen-Injector),T3 - QL

Tymlos (Subcutaneous Solution Pen-Injector),T5

U

Ubrelvy (Oral Tablet),T5 - QL

Udenyca (Subcutaneous Solution Prefilled Syringe),T5

Ursodiol (300MG Oral Capsule),T3

Ursodiol (Oral Tablet),T4

V

Valacyclovir HCl (Oral Tablet),T3 - QL

Valganciclovir HCl (Oral Tablet),T3 - QL

Valsartan (Oral Tablet),T1 - QL

Valsartan-Hydrochlorothiazide (Oral Tablet),T1 -

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

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QL	Vyzulta (Ophthalmic Solution),T4
Varenicline Tartrate (Oral Tablet),T4	W
Vascepa (Oral Capsule),T4	Warfarin Sodium (Oral Tablet),T1
Velphoro (Oral Tablet Chewable),T5	Wixela Inhub (Inhalation Aerosol Powder Breath Activated) (Generic Advair),T3 - QL
Veltassa (16.8GM Oral Packet, 25.2GM Oral Packet),T5 - QL	X
Veltassa (8.4GM Oral Packet),T4 - QL	Xarelto (Oral Tablet),T3 - QL
Venlafaxine HCl ER (Oral Capsule Extended Release 24 Hour),T2	Xcopri (100MG Oral Tablet, 150MG Oral Tablet, 200MG Oral Tablet, 50MG Oral Tablet),T5 - QL
Ventolin HFA (Inhalation Aerosol Solution),T4	Xcopri (14x12.5MG & 14x25MG Oral Tablet Therapy Pack),T4 - QL
Verapamil HCl (Oral Tablet Immediate Release),T2	Xcopri (14x150MG & 14x200MG Oral Tablet Therapy Pack, 14x50MG & 14x100MG Oral Tablet Therapy Pack),T5 - QL
Verapamil HCl ER (100MG Oral Capsule Extended Release 24 Hour, 200MG Oral Capsule Extended Release 24 Hour, 300MG Oral Capsule Extended Release 24 Hour, 360MG Oral Capsule Extended Release 24 Hour),T4	Xcopri (250MG Daily Dose) (100MG & 150MG Oral Tablet Therapy Pack),T5 - QL
Verapamil HCl ER (Oral Tablet Extended Release),T2	Xcopri (350MG Daily Dose) (150MG & 200MG Oral Tablet Therapy Pack),T5 - QL
Versacloz (Oral Suspension),T5	Xeljanz (Oral Solution),T5 - QL
Viberzi (Oral Tablet),T5 - QL	Xeljanz (Oral Tablet Immediate Release),T5 - QL
Victoza (Subcutaneous Solution Pen-Injector),T3 - QL	Xeljanz XR (Oral Tablet Extended Release 24 Hour),T5 - QL
Viibryd (Oral Tablet),T4	Xenleta (Oral Tablet),T5 - QL
Vimpat (100MG Oral Tablet, 150MG Oral Tablet, 200MG Oral Tablet),T5 - QL	Xifaxan (Oral Tablet),T5
Vimpat (50MG Oral Tablet),T4 - QL	Xigduo XR (Oral Tablet Extended Release 24 Hour),T3 - QL
Vimpat (Oral Solution),T5 - QL	Xiidra (Ophthalmic Solution),T4 - QL
Vitrakvi (Oral Capsule),T5 - QL	Xofluza (40MG Dose) (Oral Tablet Therapy Pack),T3 - QL
Vosevi (Oral Tablet),T5 - PA; QL	Xofluza (80MG Dose) (Oral Tablet Therapy Pack),T3 - QL
Vumerity (Oral Capsule Delayed Release) (Maintenance Dose Bottle),T5 - QL	Xtampza ER (Oral Capsule ER 12 Hour Abuse-Deterrent),T4 - 7D; MME; DL; QL
Vyvanse (Oral Capsule),T4	Xtandi (Oral Capsule),T5
Vyvanse (Oral Tablet Chewable),T4	

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Xtandi (Oral Tablet),T5
Xyosted (Subcutaneous Solution Auto-Injector),T4
Xyrem (Oral Solution),T5 - PA; QL
Y
Yupelri (Inhalation Solution),T5 - B/D,PA; QL
Z
Zafirlukast (Oral Tablet),T3
Zaleplon (Oral Capsule),T3 - HRM; QL
Zarxio (Injection Solution Prefilled Syringe),T5
Zelapar ODT (Oral Tablet Dispersible),T5
Zenpep (Oral Capsule Delayed Release

Particles),T3
Zeposia (Oral Capsule),T5 - QL
Ziextenzo (Subcutaneous Solution Prefilled Syringe),T5
Zioptan (Ophthalmic Solution),T4
Zirgan (Ophthalmic Gel),T4
Zolinza (Oral Capsule),T5
Zolpidem Tartrate (Oral Tablet Immediate Release),T4 - HRM; QL
Zonisamide (Oral Capsule),T2
Zubsolv (Tablet Sublingual),T4 - QL
Zylet (Ophthalmic Suspension),T4

T1 = Tier 1

T2 = Tier 2

T3 = Tier 3

T4 = Tier 4

T5 = Tier 5

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Additional Drug Coverage

Bonus drug list

Your employer group or plan sponsor offers a bonus drug list. The prescription drugs on this list are covered in addition to the drugs on the plan's Drug List (Formulary).

The drug tier for each prescription drug is shown on the list.

Although you pay the same copay or coinsurance for these drugs as shown in the Summary of Benefits and Evidence of Coverage, the amount you pay for these additional prescription drugs **does not apply to your Medicare Part D out-of-pocket costs**. Payments for these additional prescription drugs (made by you or the plan) are treated differently from payments made for other prescription drugs.

Coverage for the prescription drugs on the bonus drug list is in addition to your Part D drug coverage. Unlike your Part D drug coverage, you are unable to file a Medicare appeal or grievance for drugs on the bonus drug list. If you have questions, please call Customer Service using the information on the cover of this book.

If you get Extra Help from Medicare to pay for your prescription drugs, it will not apply to the drugs on this bonus drug list.

This is not a complete list of the prescription drugs available to you or the restrictions and limitations that may apply through the bonus drug list. If your drug has any coverage rules or limits, there will be code(s) in the "Coverage rules or limits on use" column of the chart. The codes and what they mean are shown below. If you have questions about drug coverage, please call Customer Service using the information on the cover of this book.

QL - Quantity limits

The plan only covers a certain amount of this drug for one copay or over a certain number of days. These limits may be in place to ensure safe and effective use of the drug.

MME - Morphine milligram equivalent

Additional quantity limits may apply across all drugs in the opioid class used for the treatment of pain. This additional limit is called a cumulative morphine milligram equivalent (MME), and is designed to monitor safe dosing levels of opioids for individuals who may be taking more than one opioid drug for pain management. If your doctor prescribes more than this amount or thinks the limit is not right for your situation, you or your doctor can ask the plan to cover the additional quantity.

7D - 7-day limit

An opioid drug used for the treatment of acute pain may be limited to a 7-day supply for members with no recent history of opioid use. This limit is intended to minimize long-term opioid use. For members who are new to the plan, and have a recent history of using opioids, the limit may be overridden by the pharmacy when appropriate.

DL - Dispensing limit

Dispensing limits apply to this drug. This drug is limited to a one-month supply per prescription.

Drug name	Drug tier	Coverage rules or limits on use
Genitourinary agents - drugs to treat bladder, genital and kidney conditions		
Erectile Dysfunction		
Sildenafil (25 mg, 50 mg, 100 mg)	2	QL (maximum of 4 tablets per month)
Nutritional supplements - drugs to treat vitamin & mineral deficiencies		
Vitamins and Minerals		
Cyanocobalamin Injection (Vitamin B12) 1000 mcg	2	
Folic Acid 1 mg (Rx only)	2	
Vitamin D 50,000 unit (Rx only)	2	

Bold type = Brand name drug Plain type = Generic drug

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply.

Benefits and/or copayments/coinsurance may change each plan/benefit year.

The Drug List may change at any time. You will receive notice when necessary.

This information is available for free in other languages. Please call our Customer Service number on the cover.

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What's Next

Here's What You Can Expect Next

Start using your plan option on your effective date. Remember to use your UnitedHealthcare member ID card.

Quick Start Guide and UnitedHealthcare member ID card We will mail you a Quick Start Guide and a UnitedHealthcare member ID card 7–10 days after your enrollment is approved. **Please note, your member ID card will be attached to the front cover of your guide.**

Website access After you receive your member ID card, you can register online at the website listed below to get handy, 24/7 access to plan information.

Health assessment In the first 90 days after your plan options effective date, you'll receive a call from UnitedHealthcare. Medicare requires us to call and ask you to complete a short health survey. You can also go to the website below and take the survey online.

If you have questions about the plan option once you've enrolled, we're here for you.

It will be helpful to gather the following before you call:

- ✓ **Names and addresses for your doctors, clinics and the name and address of your pharmacy**
- ✓ **If you're calling about drug coverage, please have a list of your current prescriptions and dosages ready**

Questions? We're here to help.

 retiree.uhc.com/ibm



Call toll-free **1-877-852-0641**, TTY **711**,
8 a.m.–8 p.m. local time, 7 days a week

Statements of Understanding

By enrolling in this plan, I agree to the following:

- ✓ **This is a Medicare Advantage plan contracted with the federal government. This is not a Medicare Supplement plan.**

I need to keep my Medicare Part A and/or Part B, and continue to pay my Medicare Part B and, if applicable, Part A premiums, if they are not paid for by Medicaid or a third party. To be eligible for this plan, I must live in the plan's service area and be a United States citizen or be lawfully present in the U.S.

- ✓ **The service area includes the 50 United States, the District of Columbia and all U.S. territories.**

I may not be covered while out of the country, except for limited coverage near the U.S. border. However, under this plan, when I am outside of the U.S. I am covered for emergency or urgently needed care.

- ✓ **I can only have one Medicare Advantage or Prescription Drug plan at a time.**

- Enrolling in this plan will automatically disenroll me from any other Medicare health plan.
- If I enroll in a different Medicare Advantage plan or Medicare Part D Prescription Drug Plan, I will be automatically disenrolled from this plan.
- If I disenroll from this plan, I will be automatically transferred to Original Medicare.
- Enrollment in this plan is for the entire plan year. I may leave this plan only at certain times of the year or under special conditions.

- ✓ **My information will be released to Medicare and other plans, only as necessary, for treatment, payment and health care operations.**

Medicare may also release my information for research and other purposes that follow all applicable Federal statutes and regulations.

- ✓ **For members of the Group Medicare Advantage plan.**

I understand that when my coverage begins, I must get all of my medical and prescription drug benefits from the plan. Benefits and services provided by the plan and contained in the Evidence of Coverage (EOC) document will be covered. Neither Medicare nor the plan will pay for benefits or services that are not covered.

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