



PRESCRIPTION DRUG PLAN

Member Handbook



UNICARE®

A Healthy Dose of Innovation®

UniCare is a WellPoint Company

Table of Contents

Savings Begin at a Pharmacy Near You

- 1 Get Started Now
- 1 Finding a Pharmacy
- 2 Nominating a Pharmacy to Join the Network
- 2 Going Out-Of-Network

Brand-name vs. Generic Medications

- 3 Get the Facts on Generics
- 3 The UniCare GenericChoice Program
- 3 Myth vs. Fact
- 4 Generic Medication Cost Savings
- 4 Generic vs. Brand-name Copayment Comparison
- 5 GenericChoice Drug List

WellPoint NextRx – the UniCare Mail Service Program

- 6 What Are Maintenance Medications?
- 6 WellPoint NextRx is as Easy as 1-2-3
- 6 Ordering Refills and Checking the Status of Your Prescription

The UniCare Pharmacy Programs

- 7 What is a Formulary?
- 7 Using the Formulary
- 7 Quantity Supply (Dispensing) Limits
- 8 Dose Optimization (or Dose Consolidation)
- 8 Drug Utilization Review (DUR)
- 8 Prior Authorization of Benefits (PAB) Program
- 8 Getting Started

Easing Into It

- 9 45-Day Grace Period
- 9 Online Help is Just a Click Away
- 9 For Questions About Your Prescription Drugs
- 9 For Special Requests or Questions
- 9 Contact Us Toll-Free
- 9 For More Info and Details
- 9 Quick Tips

Welcome to your UniCare Prescription Drug Plan,

a managed pharmacy program that provides comprehensive benefits for eligible, covered prescription medications. When you use a UniCare independently contracted in-network pharmacy or WellPoint NextRx, UniCare's Mail Service Drug Program, you'll receive maximum benefits and, in most cases, the convenience of no claim forms.

We've designed this handbook to help you understand how to:

- Maximize your eligible, covered medication benefits.
- Learn about health conditions and medication options.
- Find a convenient in-network pharmacy.
- Take advantage of plan features that can help you feel more confident about your health.
- Receive significant cost savings with mail service.
- Find additional information.

Savings Begin at a Pharmacy Near You

Your UniCare Prescription Drug Plan is a managed pharmacy program that provides benefits for eligible, covered prescription drugs available at many nearby locations. When you use an in-network pharmacy your out-of-pocket costs are lowest, so talk to your doctor about the choices that are right for you – for both your wellness and cost savings.

Getting Started Now

If you're transferring from another benefits program (or are new to a plan that uses a pharmacy plan member ID card), these simple steps will help you optimize your prescription drug benefits, convenience and cost savings:

- If the pharmacy you use is in-network, keep using it – this is the best way to help control costs.
- If your pharmacy is out-of-network and you want to maximize your benefits under the plan, look for an in-network pharmacy using one of the options described on this page in the "Find a Pharmacy" section.
- Ask your doctor to write your current prescriptions and to submit them to an in-network pharmacy. Or, just call your out-of-network pharmacy to find out how to transfer your existing prescriptions to a UniCare in-network pharmacy – you could save more than a little bit of money. When your next refill is due, simply call or visit your new in-network pharmacy and request a refill.



- Don't forget to show your UniCare member ID card – it's your passport to maximizing your prescription benefits. When you show your UniCare ID at an in-network pharmacy, you'll pay only the applicable copayment for eligible, covered prescription medications. (Any additional deductibles or coinsurance costs are indicated in your Certificate of Coverage.) In most cases, you won't even have to file a claim.

Finding a Pharmacy

UniCare offers an extensive network of approximately 61,000 independently contracted participating pharmacies, located throughout the United States. Our network includes most major chains, as well as many independent, neighborhood pharmacies. Chances are your pharmacy is already in our network.

To find an in-network pharmacy near you, simply call the toll-free number on your member ID card or log on to unicare.com and click on "Pharmacy."

Nominating a Pharmacy to Join the Network

We continue to expand our network of independently contracted participating pharmacies to enhance member convenience and satisfaction. As a UniCare member, you are welcome to recommend a pharmacy be contracted into our network by filling out a Nomination Card. Nomination Cards are available by calling the toll-free customer service number on your UniCare member ID card. We invite most pharmacies that meet our credentialing standards to join our network.

Going Out-Of-Network

Some plans offer an out-of-network prescription drug benefit. Your Certificate of Coverage will show your plan details and any out-of-network prescription drug benefits you may have. If you purchase prescription drugs at an out-of-network pharmacy, you must pay the pharmacy the full retail price of the drugs and then submit a claim form to receive any benefits. Your reimbursement is based on

the discounted price UniCare would pay for the drug if purchased at an in-network pharmacy, less the appropriate brand-name or generic copayment and your out-of-network prescription drug coinsurance.¹

You can get a Subscriber Reimbursement Form from your benefits office at work or by calling the pharmacy customer service number on your UniCare ID card. Complete the form and mail it in, and please be sure to attach original receipts for all drugs on the claim.

¹ The retail pharmacies and drug stores that are part of UniCare's Prescription Drug Plan Pharmacy Network are independent contractors who exercise independent judgment and over whom UniCare has no control or right of control. They are not agents or employees of UniCare. These providers exercise independent professional judgment and may discuss treatment options with you, even those that might not be eligible for benefits under your plan. UniCare's decisions about whether any medical service or supply is covered under your plan are benefits plan decisions only and are not the provision of medical care.



Brand-name vs. Generic Medications

Get the Facts on Generics

Prescription drug spending is one of the fastest-rising segments of health care spending. This trend can affect you with increased premiums and out-of-pocket expenses. Using generic medications can help combat this trend. Generic medications offer a safe, effective and lower-cost alternative to many brand-name drugs. Also, in almost all cases, member copayments on generic medications are lower than on brand-name drugs.

The UniCare GenericChoice Program

With health care costs continually on the rise, generic medications offer a smart solution. The UniCare GenericChoice® program provides members with greater choice of respected and widely used generic medications

as appropriate substitutes for many brand-name drugs. To help you take advantage of the GenericChoice program, UniCare waives your first copayment for each prescription that is written for a GenericChoice drug.

In addition, it encourages a discussion between you and your doctor, and helps control your out-of-pocket prescription costs. The final decision about which medications to prescribe is left to you and your doctor. Please check your Certificate of Coverage to see if the GenericChoice program is part of your plan.

Myth vs. Fact

Myth:

Generic medications do not have the same potency as brand-name drugs.

Myth:

Generic medications are not as safe as brand-name drugs.

Myth:

Generic medications are likely to cause more side effects.

Myth:

Brand-name drugs are manufactured in modern facilities and generic medications are often made in sub-standard facilities.

Fact:

The Food and Drug Administration (FDA) requires that generic medications have the same quality, strength, purity and stability as brand-name drugs.

Fact:

The FDA requires that all medications be safe and effective and that their benefits outweigh their risks. Since generic medications use the same active ingredients and are shown to work the same way, they offer the same risk-benefit profile as their brand-name counterparts.

Fact:

The FDA monitors reports of adverse drug reactions and has found no difference in the rates between generic medications and brand-name drugs.

Fact:

The FDA does not permit any medications to be made in sub-standard facilities. In fact, brand-name companies account for an estimated 50 percent of generic drug production. They frequently make copies of their own or other brand-name drugs and sell them without the brand name.

The program is simple. GenericChoice – Consult, Go Generic, and Save.

Consult – We encourage you to talk to your doctor or pharmacist about which generic medication(s) may be medically appropriate for you.

Go Generic – When medically appropriate, your doctor may prescribe a generic medication. Once your doctor prescribes a GenericChoice medication, your savings begin with your next filled prescription.

Save – You should present your UniCare member ID card and first prescription for a GenericChoice medication at an in-network pharmacy; the copayment waiver applies automatically to your first prescription for a GenericChoice medication. Best of all, since copayments for generic medications are generally lower than for brand-name drugs under UniCare plans, you may continue to save by using generic alternatives.

Generic Medication Cost Savings

Your UniCare Prescription Drug Plan can provide you more flexibility and control. Here’s some info to help you understand how to save.

In-network pharmacies will automatically fill your prescription with a generic medication when available unless:

- Your physician indicates on the prescription “dispense as written” or “do not substitute.”
- State regulations specify that the pharmacy must dispense a brand-name medication.

You can always request a brand-name drug. However, they are subject to higher out-of-pocket costs. See the table below to learn more about the cost advantages of using generic medications. For the example, the generic copayment amount used is \$10 and the formulary¹ brand-name copayment amount used is \$20.

Generic vs. Brand-name Copayment Comparison

If...	Then You'll Pay..
Here's one possibility: your doctor writes a prescription for a brand-name drug that has a generic equivalent and does not indicate “dispense as written” or “do not substitute.” The pharmacist dispenses the generic medication.	Your generic copayment is \$10.
A second scenario: your doctor writes a prescription for a brand-name drug that has a generic equivalent but your doctor or state regulations require the use of a brand-name drug.	Your brand-name copayment is \$20.
Another example: your doctor writes a prescription for a brand-name drug that does not have a generic equivalent.	Your brand-name copayment is \$20.
Another possibility: your doctor writes a prescription for a brand-name drug that has a generic equivalent that you are able to use, but you still request the brand-name drug.	Your brand-name copayment is \$20 plus the difference in price between the generic and brand-name drug (For example, if the generic drug costs \$20 and the brand name drug costs \$50, then the difference in price is \$30. In this instance, you would pay \$20 plus \$30 for a total of \$50.)

¹ See page 7 to learn about the difference between a formulary and non-formulary brand-name drug.



GenericChoice Drug List

Drug Class	Targeted Formulary/ Tier 2 Brand Medication	Targeted Non-Formulary/ Tier 3 Brand Medication	GenericChoice® Option
Statin	Lipitor	Crestor, Pravachol, Zocor, Lescol, Lescol XL, AltoPrev, Vytorin, Mevaor	Simvastatin Lovastatin
Angiotensin Receptor Blocker/Angiotensin Converting Enzyme Inhibitor	Cozaar, Diovan/HCT, Hyzaar, Altace (2.5, 5 or 10mg)	Atacand/HCT, Avapro, Avalide, Benicar/HCT, Micardis/HCT, Teveten	Benazepril Enalapril/HCTZ Lisinopril/HCTZ
Calcium Channel Blocker	Sular	Adalat CC, Cardene/SR, Norvasc, Plendil, Procardia XL	Amlodipine
Antidepressant	Effexor XR, Lexapro, Prozac (20mg/5ml solution)	Cymbalta, Effexor, Luvox/CR, Paxil/CR, Pexeva, Celexa, Zoloft, Prozac (non-solution formulations)	Citalopram Sertraline Fluoxetine
Bisphosphonate	Actonel, Actonel with Calcium, Fosamax-D	Boniva, Fosamax	Alendronate

All drugs listed under UniCare's Prescription Drug Plan are subject to change periodically based on ongoing reviews by the UniCare Pharmacy and Therapeutics Committee. The most up-to-date lists can be found on unicare.com or by calling the pharmacy customer service number on your ID card.

WellPoint NextRx – the UniCare Mail Service Program

Many UniCare plans include a mail service drug benefit. If you or a covered family member takes maintenance medications, we offer more convenience in filling your prescriptions. With NextRx you can order maintenance medications and refills from the comfort of your own home – and your medication will be delivered right to your door.¹ NextRx saves you the time and energy of a trip to the pharmacy. Here's how:

- **Convenience** – ordering your prescription is easy. Just complete the Patient Profile Questionnaire and Mail Order Drug Request Form that you received with this handbook. You can get more info and forms by calling the pharmacy customer service number on your UniCare member ID card.
- **Efficiency** – mail your first prescription in, or have your physician call it in, and your refills can be ordered by phone or online through our website (www.wellpointnextrx.com). The pharmacy usually ships prescriptions two days after your order is received.
- **Confidence** – mail service customers receive the same quality service that our retail network pharmacies provide. A team of registered pharmacists oversees all prescriptions and each prescription is subject to a quality control check before shipment.

Be sure to include a check for your copayment with your order. You may also keep a credit card number on file with WellPoint NextRx. Orders will not be shipped until payment has been received.

What Are Maintenance Medications?

Maintenance medications are those drugs normally prescribed for the treatment of a long-term or chronic illness. Common examples of maintenance drugs are medications to treat high blood pressure, diabetes, asthma or arthritis. Drugs taken for the treatment of a short-term or acute illness are not maintenance drugs. Common examples of non-maintenance drugs are antibiotics prescribed to treat an infection, or Viagra,[®] prescribed to treat erectile dysfunction.

WellPoint NextRx is as Easy as 1-2-3

To order your medications through the UniCare Mail Service Drug Program simply:

1. Ask your doctor for a written prescription for the maximum amount of the medication, plus refills if appropriate (this is indicated in your Certificate of Coverage). To promote quality and cost-effective prescriptions, show your UniCare Prescription Drug Formulary Access Guide (see page 7) to your doctor before he or she writes the prescription. Your prescription should include your first and last name, your doctor's name, name of medication, strength of medication, quantity, directions for use, as well as any additional refills.
2. Complete the Patient Profile Questionnaire and Mail Service Drug Request Form, which came with this handbook. Include your payment info for any applicable mail service copayment or coinsurance amount, as described in your Certificate of Coverage. Be sure to write your Group/Policy ID on the prescription. Once you have used WellPoint NextRx, your physician may call or fax in your prescriptions directly to WellPoint NextRx.¹
3. Mail the completed forms and written prescription in the self-addressed envelope provided.

Ordering Refills and Checking the Status of Your Prescription

To refill a mail service prescription, simply call the toll-free number on your mail service form or on the box or bottle containing the medication. That label will indicate whether refills are available. When you call the mail service program, be prepared to give your employee or identification number, the prescription number indicated on the drug container and your credit card information for the copayment or coinsurance. You may also request your refill online at www.wellpointnextrx.com.

WellPoint NextRx also offers a line of vitamins, supplements, allergy and over-the-counter medications. Find out more at www.nextrxotc.com.

¹ Please Note: Due to state laws, certain medications require a signature at the time of delivery and certain drugs require a hardcopy prescription be mailed in by you or your physician. Pharmacy law requires that prescriptions for controlled substances be mailed in only. WellPoint NextRx cannot accept faxed or phoned-in prescriptions for these medications. Call WellPoint NextRx toll-free at (866) 274-6825 for further information.



The UniCare Pharmacy Programs

What is a Formulary?

A formulary is a list of effective, affordable and commonly prescribed brand-name drugs and generic medications. Your pharmacy benefit plan may feature a formulary to encourage you to use these medications that are proven to be effective. If your plan does include a formulary, you may have a lower copayment when your doctor prescribes formulary medications.

You will receive a Prescription Drug Formulary Access Guide, an abridged formulary that you should keep with this handbook. Some plans may limit coverage to medications on the formulary. Consult your Certificate of Coverage for specific details.

Some UniCare plans also cover non-formulary drugs, but may provide incentives in the form of out-of-pocket savings if your doctor prescribes the generic medication or brand-name drugs on the formulary list. The UniCare Prescription Drug Plan does not cover over-the-counter medications, experimental drugs or drugs with an over-the-counter equivalent/alternative. Please refer to your Certificate of Coverage for details about your pharmacy benefits plan.

Using the Formulary

You may already be taking one or more medications that appear on the formulary list. If you are not, show the UniCare Formulary to your doctor before he or she writes

your prescription and ask if your prescription can be filled with a current formulary drug. A comprehensive list of formulary drugs can be found on our website at unicare.com. The use of a formulary is not intended to be a substitute for medical judgment or knowledge.¹

Quantity Supply (Dispensing) Limits

Quantity Supply (QS) limitation is the maximum amount of a medication that can be dispensed at the pharmacy at any given time, or the maximum period of time for which a drug may be dispensed under your pharmacy benefits plan.

UniCare imposes dispensing limits on medications as one method to encourage appropriate drug use. The QS limits² adhere to FDA and manufacturers' approved dosing guidelines and are a safeguard to prevent members from experiencing harm by exceeding the recommended dosage. There are also established dispensing limits on lifestyle medications. In-network pharmacies will inform you if the dosage prescribed exceeds these limits.

Quantity supply limits are not the practice of medicine or a substitute for the independent medical judgment of a physician. Only a physician can determine what medication is appropriate for a patient.

¹ All drug lists under UniCare's Prescription Drug Plan are subject to change periodically based on ongoing reviews by the Pharmacy and Therapeutics Committee. The most up-to-date lists can be found on unicare.com or by calling the pharmacy customer service number on your ID card.

² The PAB and QS lists are reviewed/updated periodically by the Pharmacy and Therapeutics Committee and are, therefore, subject to change. For the most up-to-date PAB and QS drug lists log on to unicare.com or call the toll-free pharmacy customer service number printed on your UniCare ID card.



Dose Optimization (or Dose Consolidation)

Dose Optimization is a pharmacy management program which aims to help slow the rising cost of prescription drugs and to help increase patient compliance with drug therapies. Dose Optimization is an extension of our current Quantity Supply Limit Program, which promotes safety for members through ensuring members receive appropriate FDA-approved dosing regimens. As part of the Dose Optimization Program, we strive to work with you, your doctor or health care provider, and your pharmacist to replace multiple doses of lower strength medications where clinically appropriate with a single dose of a higher strength medication (only with the physician's approval).

The Dose Optimization program only includes medications that have similar pricing across multiple strengths and can be taken as a single daily dose. For example, if you take two 10mg tablets every day to equal a total dose of 20mg, the prescription cost could be twice as much than taking one 20mg tablet. Taking these medications once a day in higher dosage strengths (i.e., one 20mg tablet) instead of multiple lower doses (i.e., two 10mg tablets) results in the same daily dose and can result in potential unit cost savings on future refills. Also, studies show that people taking one pill each day (instead of multiple pills) can increase compliance with their medication therapy.

Drug Utilization Review (DUR)

Since you may see different doctors and obtain medications through a variety of pharmacies, DUR helps prevent potential drug interactions. UniCare's online claims adjudication system allows immediate review and verification of eligibility, prescription drug coverage, drug-to-drug interaction and restrictions.

¹ The PAB and QS lists are reviewed/updated periodically by the Pharmacy and Therapeutics Committee and are, therefore, subject to change. For the most up-to-date PAB and QS drug lists log on to unicare.com or call the toll-free pharmacy customer service number printed on your UniCare ID card.

Prior Authorization of Benefits (PAB) Program

The PAB program is designed to help support the proper use of medications as well as to maintain an affordable prescription drug benefit. Inappropriate use of medications can adversely affect clinical care and impact the increase in pharmaceutical spending.

Step therapy is a part of the PAB program and helps promote the use of a first-line and/or preferred medication. Members may need to try one or more of these preferred medications before the "step therapy" medication is covered under the pharmacy coverage. Step therapy is based upon current medical findings, FDA-approved manufacturer labeling information, and other cost and clinical considerations.

For a complete list, consult the Prescription Drug Plan Formulary Access Guide.¹ You can also find more details about the PAB program at unicare.com. Please refer to your current Certificate of Coverage to see if your plan includes the PAB program.

Getting Started

It's simple:

Talk to your doctor to initiate the PAB process for all prescriptions included on the PAB list.¹ Ask your doctor to complete the PAB form – available online at unicare.com or by calling the pharmacy customer service number on your member ID card – and then your doctor can fax the completed PAB form. Once approved, your prescription(s) can be filled.

Easing Into It

45-Day Grace Period

UniCare understands that when you switch to a new prescription drug program, you may need time to find a new pharmacy. And, it takes time to transfer or obtain new prescriptions. That's why we offer the convenience of a 45-day grace period to help make the transition easier.

From the day your plan takes effect, you have 45 days to transfer your prescriptions to a new pharmacy without reduction to your benefits. During that time, UniCare will reimburse you for the full retail price of any covered prescriptions, minus your regular network copayment, regardless of whether or not the pharmacy is in-network.

Online Help is Just a Click Away

UniCare uses cutting-edge technology to help provide prompt and accurate service. Just log on to **unicare.com** and click on the "Pharmacy" link to find a participating pharmacy in your area or where you are traveling.

Don't forget to access other helpful information, including our current Formulary drug list, available at **unicare.com**.

- First, choose your state.
- Then, under "Plans & Benefits" choose "Pharmacy (51+)."
- Then choose "Formulary" or "Formulary – PDF Format."

And you can find medications that need prior authorization in the Prior Authorization of Benefits drug list under "Pharmacy Programs."

For Questions About Your Prescription Drugs

First, discuss your prescription with your doctor. Your pharmacist can also help with specific instructions on the proper dosage and possible side effects of your medication.

For Special Requests or Questions

Call or visit your company's benefits office or refer to your Certificate of Coverage.

Contact Us Toll-Free

Our customer service advocates are available to take your toll-free call at the number printed on your UniCare ID card.

Simply call the UniCare pharmacy customer service number to:

- Verify plan eligibility for you or a covered dependent.
- Obtain claim or mail service forms.
- Check on the status of a claim.
- Receive an explanation of how UniCare pays pharmacy claims.

For More Info and Details

Please refer to your Certificate of Coverage for a more detailed description of your benefits including terms, limitations and exclusions.

Quick Tips

Now that you know how your prescription drug plan works and the many benefits it provides, here is a quick checklist to help you maximize cost savings and convenience:

- Fill your prescriptions at a participating pharmacy.
- Always show your UniCare member ID card at the pharmacy.
- Select generic medications whenever possible and appropriate.
- Use WellPoint NextRx for maintenance medications.

This handbook explains the more important features of your plan. It does not attempt to cover all the details. Please refer to your Certificate of Coverage for a more detailed description of your benefits including terms, limitations and exclusions. Should the wording in this handbook and your Certificate of Coverage disagree, or should provisions contained in your Certificate of Coverage be omitted from this handbook, the terms in your Certificate of Coverage will always govern.

With respect to issues not addressed in the Certificate of Coverage or where provisions are ambiguous, including questions for plan benefits, the plan administrator or other fiduciary designated by the plan sponsor shall have the final authority to make a determination with respect to such issues or provisions.



Unicare Life & Health Insurance Company, Unicare Health Insurance Company of the Midwest, Unicare Health Plans of the Midwest, Inc., Unicare Health Plan of Oklahoma, Inc., Unicare Health Plan of Virginia, Inc., Unicare Health Insurance Company of Texas, Unicare Health Plans of Texas, Inc.

If the health benefit plan is provided on a self funded basis by the employer, claims are administered by Unicare Life & Health Insurance Company or Unicare Health Plans of the Midwest, Inc. If the member's health benefit plan is insured, insurance or HMO coverage is provided by one of the following companies: Unicare Life & Health Insurance Company, Unicare Health Insurance Company of the Midwest (IN & IL only), Unicare Health Plans of the Midwest, Inc. (HMO in IN & IL only), Unicare Health Insurance Company of Texas (TX only) or Unicare Health Plans of Texas, Inc. (HMO in Texas only). WellPoint NextRx and Unicare are registered service marks of WellPoint, Inc. Services are provided by a WellPoint PBM (either NextRx Services, Inc. or NextRx, LLC, as applicable). WellPoint NextRx is a division of WellPoint, Inc. © 2009 WellPoint, Inc.

Tel. 877-UNICARE unicare.com

MMUHB3916U (03/09)