The Hartford’s 2018 Prescription Drug Program
FREQUENTLY ASKED QUESTIONS

General

1. Who is OptumRx®?
   OptumRx will be your plan’s pharmacy care services manager starting Jan. 1, 2018. Our goal is to provide safe, easy and cost-effective ways for you to get the medication you need.

2. Why did The Hartford make this change to OptumRx?
   Last year, The Hartford joined forces with other large corporations, such as Verizon, IBM and American Express, in the Health Transformation Alliance (HTA) to improve the way health care is delivered and help create better outcomes for employees. By pooling the resources and expertise of its 40 member companies, the HTA has greater ability to create more efficiency and effectiveness in the health care system. For 2018, the HTA has negotiated favorable rates and contract terms with the pharmacy benefits manager, OptumRx. As an HTA member, The Hartford is leveraging this arrangement and moving the administration of employees’ prescription coverage from Express Scripts Inc. to OptumRx as of Jan. 1.

3. Is the plan design (copays, coinsurance, maximum cost share) changing or just the supplier?
   The plan design is staying the same as last year, except Patient Choice drugs, which are no longer a separate coverage tier. To review the plan design, log on to NetBenefits to review the health plan Summary Plan Description (SPD).

4. Under the CDHP, how much will I pay for medications until the deductible is met?
   You pay the full discounted cost of the drug until the combined medical/prescription annual deductible is met. When you are viewing pricing information on the website, keep in mind that the costs will be based on your deductible status at the time. As a result, the pricing information may vary from one date to another.

5. Where can I get more information about the plan and covered benefits?
   Review the applicable health plan SPD on NetBenefits.

How does this change affect my prescriptions

1. Does OptumRx have all the same prescription drug programs as Express Scripts?
   There are many similar programs however they are not exactly the same. Express Scripts and OptumRx vary the drugs that are part of their program or may have administrative variations. However, the programs that will continue into 2018 are listed in the SPD posted on NetBenefits.

2. Will my prescriptions transfer to OptumRx for 2018?
   Yes, if your current prescription(s) has not expired and has refills remaining, it will transfer for retail or home delivery. Prescriptions for certain medications will not transfer for home delivery. Examples include controlled substances, including opioids, and compound drugs. In these cases, you’ll need a new prescription from your doctor.
3. **Will my specialty medication automatically transfer to BriovaRx?**
   Yes, your specialty medication will transfer to the OptumRx specialty pharmacy, BriovaRx. However, in order to receive your specialty medication you must set up your account at BriovaRx. Getting started with BriovaRx specialty pharmacy is easy. In December, you can call a BriovaRx representative at 1-855-4BROTOVA (1-855-427-4682) to enroll or, register online at [https://briovarx.com/newpatient](https://briovarx.com/newpatient). BriovaRx representatives will contact your doctor and take care of everything else. BriovaRx representatives will also contact you before Jan. 1, 2018, to let you know how to order your specialty medications and answer any questions you may have.

4. **Where can I obtain information about drug coverage prior to 2018?**
   Visit the pre-enrollment website ([https://learn.optumrx.com/hartford](https://learn.optumrx.com/hartford)) to view information about your new pharmacy benefits. The site includes the following:
   - Drug Pricing Tool
   - Formulary Tool
   - Pharmacy Locator Tool
   
   The Formulary Tool will indicate what tier the drug is on, if the drug is excluded or if it is subject to prior authorization, step therapy or quantity limits. You can also contact OptumRx customer service at 1-844-368-8712, TTY 711.

5. **Will I receive a new member ID card?**
   Yes, you’ll receive a new member ID card from OptumRx and welcome materials a few weeks before your coverage becomes effective. All covered family members will be listed on the card. You will also receive a new ID card from Anthem, which reflects the OptumRx phone number. No other information on your Anthem card is changing.

6. **What if I don’t receive my ID card in time to pick up a prescription for myself or a family member?**
   On or after January 1, you may print a temporary ID card by registering and logging into your [https://optumrx.com](https://optumrx.com) profile. Additionally, your new ID card will also be available on the OptumRx App on your mobile device.

7. **Why have I received multiple letters from OptumRx regarding coverage changes to drugs?**
   One letter is mailed to each person per drug that is changing. Even if you are taking the same drug as your spouse, you will receive separate letters. So if you are taking 8 prescriptions drugs and 3 are changing tiers, you will receive 3 letters.

8. **Why didn’t I get a letter from OptumRx about my prescription?**
   Letters are only sent to members who have a prescription claim for a medication that will have a coverage change on January 1. The majority of members will not receive a letter. There could be several reasons you did not receive a letter. Perhaps your drug is staying in the same tier and the cost is not changing. Or, if you purchased a prescription in September, after the transfer files were sent to OptumRx, your information may have not been sent to OptumRx due to the timing of your purchase. If you did not receive a letter and think you should have, contact OptumRx.
9. When looking up prescriptions at Express Scripts, my drugs used to be called generic, preferred brand, non-preferred brand, or Patient Choice. Now they are called Tier 1, 2, or 3. What is the difference?
Here is a table to help you understand the categories. The titles of the categories will change but they mean the same thing.

<table>
<thead>
<tr>
<th>2017 – Express Scripts</th>
<th>2018 – OptumRx</th>
<th>Prescription category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>Tier 1</td>
<td>Not protected by trademark, equivalent to brand name originals. Generally least expensive.</td>
</tr>
<tr>
<td>Preferred brand name or formulary</td>
<td>Tier 2</td>
<td>Most cost effective on the formulary</td>
</tr>
<tr>
<td>Non-preferred brand name or non-formulary</td>
<td>Tier 3</td>
<td>Most expensive and not on the formulary but still covered by the plan</td>
</tr>
<tr>
<td>Patient Choice Drugs</td>
<td>No equivalent in 2018. Patient Choice category no longer applicable</td>
<td>50% coverage level</td>
</tr>
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10. I am taking a drug that is considered a patient choice drug under the Hartford’s plan for 2017; how will that change in 2018?
OptumRx does not have a patient choice program. The drugs that were part of patient choice (weight loss, fertility and erectile dysfunction or non-sedating antihistamines) will be covered under different tiers depending on whether they are generic, preferred or non-preferred brand drugs. They may also be subject to prior authorization or quantity limits. Non-sedating antihistamines that are available over-the-counter are not covered by the plan.

Review the chart below to better understand how coverage for your prescriptions will be handled in 2018.

<table>
<thead>
<tr>
<th>Drug Type</th>
<th>2017 coverage</th>
<th>2018 coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weight Loss</td>
<td>Patient choice – paid at 50% after deductible for CDHP, no minimum or maximum cost in PPO plan. Subject to prior authorization.</td>
<td>Subject to prior authorization. Coverage based on cost of coverage/tier of drug purchased, No minimum / maximum cost in PPO plan.</td>
</tr>
<tr>
<td>Erectile Dysfunction</td>
<td>Patient choice – paid at 50% after deductible for CDHP, no minimum or maximum cost in PPO plan. Quantity limit of 8 per month or 24 per 3 months.</td>
<td>Coverage based on cost in tier of drug purchased, minimum and maximum cost in PPO plan. Change in quantity limit to 6 per month or 18 per 3 months.</td>
</tr>
<tr>
<td>Fertility</td>
<td>Patient choice – paid at 50% after deductible for CDHP, no minimum or maximum cost in PPO plan. Subject to $4,000 lifetime maximum.</td>
<td>Subject to $4,000 lifetime maximum. Coverage based on cost in tier of drug purchased, minimum and maximum cost in PPO plan.</td>
</tr>
<tr>
<td>Non-sedating antihistamines</td>
<td>Patient choice – paid at 50% after deductible for CDHP, no minimum or maximum cost in PPO plan.</td>
<td>Most will be over-the-counter (OTC) purchasable, and those that are not, coverage based on cost in coverage tier of drug purchased, minimum and maximum cost in PPO plan.</td>
</tr>
</tbody>
</table>
11. My drug was already approved through a prior authorization process. Will I have to go through this again in 2018?
Existing approvals will carry forward to OptumRx. Approvals are generally effective for one year. OptumRx will advise you in writing if your medication will need to go through the prior authorization process now or in the future.

12. My drug is required to go through a step-therapy program, but I have already tried other medications and they do not work. Will I have to go through step-therapy again?
OptumRx will review your prescription history for the past 12 months and will see if you have tried a medication that did not work for you. If this is the case, you will not be required to go through the step therapy process again. OptumRx will advise you in writing if your medication will need to go through the step therapy process now or in the future.

13. I currently have refills on my medication(s) at a retail pharmacy. Will these be available in 2018?
Yes, you will simply present your new ID card to the pharmacist after January 1st to obtain existing, retail refills. Please make sure you bring your card with you for the first time, or have a paper or electronic copy. If you purchase your prescriptions at a non-participating (Out of Network) pharmacy, you will pay the full price of the medication.

**OptumRx Pharmacy Network Information**

1. How do I know if my preferred pharmacy is in the OptumRx retail network?
   Before Jan. 1, 2018, you can search for your pharmacy on the pre-enrollment website ([https://learn.optumrx.com/hartford](https://learn.optumrx.com/hartford)) on the Pharmacy Locator Tool. After Jan. 1, 2018, you will have access to the Pharmacy Locator tool on [https://optumrx.com](https://optumrx.com) and the OptumRx app. You can also call customer service at 1-844-368-8712, TTY 711, any time on or after Oct. 12, 2017.

2. With OptumRx, can I continue to go to the same pharmacy?
   You will have access to the OptumRx home delivery pharmacy and a large network of retail pharmacies, including large national chains and many local pharmacies. To see a list of network pharmacies in your area, use our app, on/after Jan. 1, 2018, visit the website [https://optumrx.com](https://optumrx.com) or call customer service at 1-844-368-8712, TTY 711.

3. What happens if I purchase my prescriptions at an out of network (OON) pharmacy?
   If you purchase your prescriptions at a non-participating (OON) pharmacy, you will pay the full price of the medication and must submit a claim form along with the paid receipt to receive reimbursement. The claim form is available on [https://optumrx.com](https://optumrx.com). You will pay more for your prescription than if you purchased it at an in-network pharmacy.

**Home Delivery**

1. Do I need a 90-day prescription for all my medications?
   No. This program only applies to certain maintenance medications taken on an ongoing basis. Excluded are medications that are taken for a short period of time (such as antibiotics), controlled substances or medications included in the specialty pharmacy program.

2. I currently use home delivery. How can I make sure I don’t run out of medication during the transition to OptumRx?
   Express Scripts will continue to process any remaining refills and new prescriptions through Dec. 31, 2017. Continue ordering and taking your current home delivery pharmacy medication(s). Most prescriptions with available refills will automatically transfer to OptumRx (see question 8 for details) on Jan. 1, 2018, and can be delivered once OptumRx has payment information and the mailing
address. New home delivery prescriptions may take up to 10 days once OptumRx has a confirmed mailing address and form of payment on file. Please ensure you have enough medication on hand to cover this initial waiting period.

3. Will my credit card information transfer to the new home delivery program?
Your personal security is important. Credit card payment information that you have on file with Express Scripts will not transfer to OptumRx. You must take action and update your credit card on your profile before requesting refills of your medication from OptumRx. You may do this easily by calling OptumRx, visiting https://optumrx.com or using the OptumRx App, after Jan. 1, 2018.

4. What if I want to have my prescription delivered to a different address?
You may contact OptumRx to change the shipping address for a home delivery medication or log in to https://optumrx.com and select My Account to make changes. Additionally, you have the convenience of storing multiple addresses in your profile; this allows you to modify your preferred shipping location for each refill by simply checking a box. You are also able to provide shipping addresses for dependents receiving prescriptions from OptumRx at a different address.

5. Can I set up my home delivery medications for automatic refills?
Yes, you will have the option of enrolling in Hassle-Free Fill in 2018 for eligible medications. The Hassle-Free Fill Program automatically mails your selected prescriptions to you so long as you have an active prescription, form of payment and address indicated in your profile. Some medications, for example antimigraine, antifungals and controlled substances are not eligible for the Hassle-Free Fill program. To enroll, visit https://optumrx.com, register and follow the step-by-step instructions. You are able to select which medications you want in the Hassle-Free Fill Program or remove them with a simple click. You can also call 1-844-368-8712, TTY 711 to talk with a representative. The representative can contact your doctor directly if you need a new prescription.

6. How do I order my prescriptions from OptumRx home delivery after January 1, 2018?
There are four ways to place a home delivery order:
1. Online. Visit https://optumrx.com or open the OptumRx app
2. On the phone. Call 1-844-368-8712, TTY 711
3. Via mail. A form will be included in your welcome materials or download a form from https://optumrx.com, complete and mail with your prescription
4. Via ePrescribe. Your doctor can send an electronic prescription to OptumRx.
Once you have ordered up to a 90-day supply of medications you take regularly, OptumRx fills your order, ships it to you, and lets you know when to expect your delivery.

7. Once I place a home delivery order, how quickly will I get my medication?
New prescription orders are delivered by standard U.S. mail and will ship within five business days from the date OptumRx receives the order. Refills normally ship within two business days.

8. Will my home delivery prescription(s) transfer to OptumRx?
Most home delivery prescriptions with remaining refills will automatically transfer. Not all prescriptions can be transferred. This includes controlled substances, expired prescriptions and prescriptions without refills remaining. In these cases, you’ll need a new prescription from your doctor. You should call your doctor and advise that you will need a new prescription sent to OptumRx or you can bring it into a CVS Pharmacy to take advantage of the CVS90 Saver Plus program.

9. What happens if I don’t include payment when I order home delivery medications?
OptumRx Home Delivery offers a standard “ship and bill” limit of $100.00 per member. If the total amount due is under the limit the order will be automatically shipped out along with an invoice for payment remittance. If the order exceeds the ship and bill limit, the member will be contacted by OptumRx customer service to secure payment prior to shipping.
10. How do I pay for my home delivery orders?
Members can pay for their order using the following methods:
• Log into https://optumrx.com. Go to My Account, select Manage shipping and payments, click on My Payment Method. You can add or edit credit card information.
• Contact customer service and provide credit card information.
• Send in a check or money order with the invoice included in your order.

11. What if I can't afford to pay the full cost of my home delivery order at one time?
You will have the option to split the copay for your home delivery order into three equal payments. Call customer service and they will assist you in setting up this payment option.

New option for filling maintenance medications (CVS90 Saver Plus Program)

1. What is the CVS90 Saver Plus Program?
This program allows you to purchase 90 days of maintenance medications at a CVS Pharmacy rather than using a home delivery service. You choose which method is most appropriate for you. You can also make different choices for each covered member or prescription. You can choose to use home delivery on some medications, and CVS for other medications.

2. Will I be required to pay a penalty if I do not select OptumRx home delivery or a CVS Pharmacy for my maintenance prescriptions?
Yes, you must take action on your monthly maintenance medications and enroll in 90-day home delivery or transfer them to a CVS Pharmacy or you risk paying the full cost of the medication after your third fill. If you don’t use home delivery or a CVS pharmacy, the amount you pay will not apply toward your health plan’s deductible and/or out-of-pocket maximum. Note - OptumRx will send reminder letters to you regarding this benefit feature after each 30-day retail fill. The letter will contain helpful tips on converting your 30-day maintenance medication to a 90-day home delivery or 90-day fill through a CVS Pharmacy.

3. How do I transfer a home delivery prescription to CVS?
Call or visit any CVS Pharmacy and show your ID card. You can also request to transfer your medications online by visiting CVS.com/transfer. All you need is the name of the medication along with the name and phone number of the transferring pharmacy.

4. Do I have to use only OptumRx home delivery or CVS90 Saver Plus program?
You can use either service. Each family member can make their own choice and you can even get one script filled at a CVS and others filled from OptumRx, the choice is yours.

Formulary (List of covered drugs)

1. What is a formulary?
A formulary is a list of covered medications. The OptumRx formulary:
• Lists commonly prescribed medications from your plan’s complete pharmacy benefit coverage list
• Identifies the medications available for certain conditions and organizes them into cost levels, also known as tiers
• Let’s you know if there are any medication exclusions, or if any require prior authorization or step therapy, which may affect how medications are covered
You can find out what you may need to do before filling your prescription on the pre-enrollment website (https://learn.optumrx.com/hartford). After Jan. 1, 2018, to learn if your medication is covered, check your formulary on the OptumRx App or online at optumrx.com.
2. **Why could my medication cost change?**
   Your cost could change for several reasons including:
   - Medications could change tiers
   - Medications may no longer be covered
   - You may be required to have a prior authorization (pre-approval for benefit coverage)
   - You may be required to try other medications first (step therapy)
   - Medications may only be covered in certain quantities or limited to a certain quantity in a specified time period
   - The cost of medications fluctuates over time, which can result in your prescription being higher or lower.

3. **My drug has a generic equivalent; will I pay more if I prefer the brand?**
   Generic medications have the best value and the plan encourages generic utilization. However, if you choose a brand over the generic equivalent, you will pay the difference between the generic and the brand costs as well as the cost of the drug. The difference in costs will not accumulate toward your deductible or Out of Pocket Maximum.

4. **How do I know if the medication I am currently taking will be covered with OptumRx?**
   OptumRx will notify you in writing in Nov. 2017 if your drug coverage will change in 2018. If applicable, the letter will provide alternatives for you to review with your prescribing physician. To learn if your medication is covered, on or after Oct. 12, 2017, check your plan’s formulary on the pre-enrollment website (https://learn.optumrx.com/hartford). You can also find out if your medication is subject to a prior authorization, step therapy or quantity limit.

**Resources – website, applications for smart phones and tablets**

1. **Will I be able to see my costs and pharmacy benefit information online?**
   Yes, after Jan. 1, 2018, you will be able to access your prescription and home delivery information online at https://optumrx.com or through the OptumRx App. You can check costs and home delivery order status, place prescription orders and set up convenient automatic refills.

2. **What is the name of the OptumRx App and how do you find it?**
   The name of the app is OptumRx. The app is available for Apple® IOS and Android users. You can find the app simply by typing OptumRx in the Apple® App store® or in the Google Play™ store for Android. This applies to mobile phone and tablet users.

3. **What can the app do?**
   - ID card access
   - Quick checkout
   - Easy-to-find search tools with site tutorial
   - Drug pricing for home delivery and multiple retail pharmacies
   - Ability to transfer a retail script to home delivery
   - Push notifications for refill and medication reminders
   - Pharmacy locator
   - Real-time order tracking and payment information
4. **What are the capabilities of the member site (https://optumrx.com, available 1/1/18)?**
   - Review pharmacy benefit highlights, coverage, prescription drug list, order status, claims history
   - Enroll or access Home Delivery Pharmacy prescriptions
   - Refill, fill new, renew, transfer from retail to home delivery and switch to a lower cost option
   - Manage household or caregiver access
   - Locate a retail pharmacy and see price comparisons
   - Refill certain select specialty pharmacy medications
   - Access health tools / medication reminder enrollment

5. **What is the difference between the capabilities of the OptumRx App and optumrx.com?**
   The differences between the app and the portal site are:
   - The app provides the convenience of managing your prescriptions on the go with touch ID login; the portal requires a log in.
   - The member portal offers 24/7 click to call pharmacy support, whereas the app offers pharmacist assistance via text.
   - Alerts and reminders are done directly in the app, whereas in the portal you can set up text alerts for refills, renewals, home delivery shipments, etc.

6. **How does enrolling in home delivery via the mobile app work?**
   There are two ways to enroll in home delivery:
   1) When you look at the medications in your online medicine cabinet, you will see an option to switch to home delivery for any eligible prescription. You will also be able to see what your cost savings will be by making the switch.
   2) When you look up drug pricing for a medication, it will show both the retail and the home delivery price. You will be provided the option to enroll in home delivery.
   The system initiates a proactive notice to the doctor requesting a 90-day supply when you request OptumRx home delivery. When the doctor approves or denies the request, you will be notified.

7. **Can you update credit card information through the OptumRx App?**
   You can add credit card information in the app. You can also store multiple payment options in the app, and select which payment method you want to use during check out. You cannot delete or update credit card information, only add new credit cards.

8. **Does OptumRx inform members if their credit card is going to expire?**
   No. When making a purchase you will be notified your credit card is expired and be asked to enter a new card for payment.

9. **How does the drug pricing and alternatives tool work?**
   The tool allows the member to look up medications on the go — such as in the doctor’s office — and view drug coverage and alternative medication information. You can also view pricing information so you can decide which pharmacy to use, or see if home delivery is the best option.

10. **How far back can you view claims history?**
    You can look up a specific date range or look back 30 days, 90 days or one year.

11. **How does the pharmacy locator work?**
    The pharmacy locator tool uses GPS technology within your phone to find pharmacies in your location, or you can type in a preferred zip code. You will then see all the in-network retail pharmacies in your designated area.

12. **When I am using the drug pricing tool, will the portal let me know if there is a quantity limit, or step therapy?**
    Yes, the portal will show the quantity limits in the drug pricing tool or if the medication is subject to step therapy.
13. Are text message reminders available for specialty medications?
Yes, text message reminders are available.

Specialty Medications

1. I am currently taking a specialty medication; will this transfer from Accredo to BriovaRx®, and will I continue to have support for my condition?
Look for more information from BriovaRx® the OptumRx specialty pharmacy, a few weeks before Jan. 1, 2018. BriovaRx will notify you in writing when your prescription is available for refill through BriovaRx. You can also contact BriovaRx with questions by calling 1-855-4BRIOVA (1-855-427-4682).

2. Who is BriovaRx?
BriovaRx is the OptumRx specialty pharmacy. The BriovaRx patient care coordinators and pharmacists are highly trained to understand your special prescription needs.

3. What are some of the benefits of using BriovaRx?
When BriovaRx is the provider of your specialty medications, you don’t have to worry about filling specialty medications at any other location, such as a retail pharmacy or your doctor’s office. You’ll also have access to experienced pharmacists and nurses who can provide information about why your medication was prescribed, how it works, and how to administer and store it. They’re also available to help you manage side effects or to answer any questions or concerns you may have.

4. How will I receive my specialty medication from BriovaRx?
BriovaRx ships your medication wherever you need it — in safe, temperature-controlled and tested packaging — and shipping is at no cost to you.

5. Who can I call if I have specialty pharmacy questions?
You can call BriovaRx, the OptumRx specialty pharmacy, at 1-855-4BRIOVA (1-855-427-4682).

Customer service phone number

Who can I talk to if I have more questions?
For more information, call OptumRx customer service at 1-844-368-8712, TTY 711, Monday through Friday from 8 a.m. to 11 p.m. ET.