

UnitedHealthcare

Apple OptumRx® Pharmacy plan video transcript (3:08)

Welcome to the Apple Benefits Explained Video Series. This video is about your Apple OptumRx Pharmacy plan.

All Apple medical plans administered by UnitedHealthcare and Aetna have prescription drug coverage through OptumRx. When you enroll with UnitedHealthcare, you'll receive a combined medical and pharmacy ID card. When you enroll with Aetna, you'll receive an Aetna medical ID card and an OptumRx ID card.

For both plans, here's how your coverage works. Medications covered by your plan are categorized into tiers — from Tier 0, which has the lowest- to no-cost drugs, to Tier 3, which includes the highest-cost medications. Drugs in lower tiers mean fewer out-of-pocket costs for you.

For the Apple Plus and Part-Time PPO Plans, your copay cost rises slightly with each higher tier. If you're on the Apple Saver PPO Plan, you'll pay 10%, up to the same copays as the other plans for preventive medications.

To save even more on medication costs, use an OptumRx network pharmacy. The OptumRx network features thousands of pharmacies across the country.

For eligible drugs on all plans, you can get up to a 90-day supply at a retail pharmacy. You simply pay 1 copay for each 30-day supply.

For medications you take regularly, you can choose to have OptumRx deliver them right to your home. With home delivery for eligible drugs, you pay only 2 copays for up to a 90-day supply. You'll also receive refill reminders and have 24/7 access to a pharmacist in case you have questions.

Managing your pharmacy benefits is simple, regardless of which plan you have.

If you've selected the health plan administered by Aetna, you can manage your benefits using optumrx.com or the OptumRx app.

If you've selected UnitedHealthcare, you can use myuhc.com or the UnitedHealthcare app. You can sign up for home delivery, find network pharmacies, refill medications, estimate and compare drug costs and search your plan's prescription drug list.

If you or a family member has a complex health condition, Optum Specialty Pharmacy can help. You can connect with a team of pharmacists and nurses who specialize in your condition by phone or virtual visits when you have questions about medications, side effects or treatment.

Best of all, the dedicated team of UnitedHealthcare Advocates for Apple is here to help you understand your prescription coverage, set up mail order, find lower-cost drug alternatives and more.

Scan the QR code to call the Advocates or save their number to your iPhone, or to download the app.

Thank you for watching!