

# SignatureValue™ HMO

## Offered by UnitedHealthcare of California

### Pharmacy Schedule of Benefits

Payment Term And Description	Amounts
<b>Annual Drug Deductible</b>	
<p>The amount you pay for covered Tier 2 and Tier 3 Prescription Drug Products before we begin paying for Prescription Drug Products.</p> <p>Benefits for Prescription Drug Products on the List of Preventive Medications are not subject to payment of the Annual Drug Deductible.</p> <p>Benefits for PPACA Zero Cost Share Preventive Care Medications are not subject to payment of the Annual Drug Deductible.</p> <p>Benefits for insulin or diabetic supplies are not subject to payment of the Annual Drug Deductible.</p> <p>Coupons: We may not permit certain coupons or offers from pharmaceutical manufacturers or an affiliate to apply to your Annual Drug Deductible.</p>	\$250 per Member
<b>Annual Pharmacy Out-of-Pocket Maximum</b>	
<p>A Pharmacy Out-of-Pocket Maximum is the most you will pay each Calendar Year for covered Network or Out-of-Network Drugs under the prescription drug benefit plan.</p> <p>The Pharmacy Out-of-Pocket Maximum is <b>not</b> combined with your Medical Out-of-Pocket Maximum.</p>	\$3,550 Per Member \$9,600 Per Family
<b>Co-payment and Co-insurance</b>	
<p><b>Co-payment</b></p> <p>Co-payment for a Prescription Drug Product at a Network or out-of-Network Pharmacy is a specific dollar amount.</p> <p><b>Co-insurance</b></p> <p>Co-insurance for a Prescription Drug Product at a Network Pharmacy is a percentage of the Prescription Drug Charge.</p> <p>Co-insurance for a Prescription Drug Product at an out-of-Network Pharmacy is a percentage of the Out-of-Network Reimbursement Rate.</p> <p><b>Co-payment and Co-insurance</b></p> <p>Your Co-payment and/or Co-insurance is determined by the Prescription Drug List (PDL) Management</p>	<p>For Prescription Drug Products at a retail Network Pharmacy, you are responsible for paying the lowest of the following:</p> <ul style="list-style-type: none"> <li>• The applicable Co-payment and/or Co-insurance.</li> <li>• The Network Pharmacy's Usual and Customary Charge for the Prescription Drug Product.</li> <li>• The Prescription Drug Charge for that Prescription Drug Product.</li> </ul> <p>For Prescription Drug Products from a mail order Network Pharmacy, you are responsible for paying the lower of the following:</p> <ul style="list-style-type: none"> <li>• The applicable Co-payment and/or Co-insurance.</li> <li>• The Prescription Drug Charge for that Prescription Drug Product.</li> </ul>

Payment Term And Description	Amounts
<p>Committee's Tier placement of a Prescription Drug Product.</p>	<p>See the Co-payments and/or Co-insurance stated in the Benefit Information table for amounts.</p>
<p>We may cover multiple Prescription Drug Products for a single Co-payment and/or Co-insurance if the combination of these multiple products provides a therapeutic treatment regimen that is supported by available clinical evidence. You may determine whether a therapeutic treatment regimen qualifies for a single Co-payment and/or Co-insurance by contacting us at <a href="http://www.myuhc.com">www.myuhc.com</a> or the telephone number on your ID card.</p>	<p>You are not responsible for paying a Co-payment and/or Co-insurance for PPACA Zero Cost Share Preventive Care Medications, including FDA-approved contraceptive drugs, devices and products available when prescribed by a Network provider.</p>
<p>Your Co-payment and/or Co-insurance may be reduced when you participate in certain programs which may have specific requirements for participation and/or activation of an enhanced level of Benefits associated with such programs. You may access information on these programs and any applicable prior authorization, participation or activation requirements associated with such programs by contacting us at <a href="http://www.myuhc.com">www.myuhc.com</a> or the telephone number on your ID card.</p>	<p>You are not responsible for paying a Co-payment and/or Co-insurance for Prescription Drug Products on the List of Zero Cost Share Medications.</p>
<p>Your Co-payment and/or Co-insurance for insulin will not exceed the amount allowed by applicable law.</p>	
<p><b>Special Programs:</b> We may have certain programs in which you may receive a reduced or increased Co-payment and/or Co-insurance based on your actions such as adherence/compliance to medication or treatment regimens, and/or participation in health management programs. You may access information on these programs by contacting us at <a href="http://www.myuhc.com">www.myuhc.com</a> or the telephone number on your ID card.</p>	
<p><b>Co-payment/Co-insurance Waiver Program:</b> If you are taking certain Prescription Drug Products, including, but not limited to, Specialty Prescription Drug Products, and you move to certain lower Tier Prescription Drug Products or Specialty Prescription Drug Products, we may waive your Co-payment and/or Co-insurance for one or more Prescription Orders or Refills.</p>	
<p><b>Variable Co-payment Program:</b> Certain coupons from pharmaceutical manufacturers or an affiliate may reduce the costs of your Prescription Drug Products. Your Co-payment and/or Co-insurance may vary when you use a coupon. Contact <a href="http://www.myuhc.com">www.myuhc.com</a> or the telephone number on your ID card for an available list of Prescription Drug Products and the applicable Co-payment and/or Co-insurance.</p>	
<p><b>Prescription Drug Products Prescribed by a Specialist:</b> You may receive a reduced or increased Co-payment and/or Co-insurance based on whether the Prescription Drug Product was prescribed by a Specialist. You may access information on which Prescription Drug Products are subject to a reduced or increased Co-payment and/or Co-insurance by contacting us at <a href="http://www.myuhc.com">www.myuhc.com</a> or the telephone number on your ID card.</p>	

Payment Term And Description	Amounts
<p><b>NOTE:</b> The Tier status of a Prescription Drug Product can change from time to time. These changes generally happen quarterly but no more than six times per calendar year, based on the PDL Management Committee's Tiering decisions. When that happens, you may pay more or less for a Prescription Drug Product, depending on its Tier placement. Please contact us at <a href="http://www.myuhc.com">www.myuhc.com</a> or the telephone number on your ID card for the most up-to-date Tier status.</p> <p><b>Coupons:</b> We may not permit you to use certain coupons or offers from pharmaceutical manufacturers or an affiliate to reduce your Co-payment and/or Co-insurance.</p>	

## Benefit Information

<p>The amounts you are required to pay as shown below in the <i>Outpatient Prescription Drug Schedule of Benefits</i> are based on the Prescription Drug Charge for Network Benefits and the Out-of-Network Reimbursement Rate for out-of-Network Benefits. For out-of-Network Benefits, you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge.</p>
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<h3>Description and Supply Limits</h3>	<p><b>What Is the Co-payment or Co-insurance You Pay?</b> This May Include a Co-payment, Co-insurance or Both</p>
<p><b>Prescription Drugs from a Retail Network Pharmacy</b></p> <p>The following supply limits apply:</p> <ul style="list-style-type: none"> <li>As written by the provider, up to a consecutive 31-day supply of a Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits.</li> </ul> <p>You are not responsible for paying a Co-payment for PPACA Zero Cost Share Preventive Care Medications.</p> <p>A 12-month supply of \$0 cost may be provided for FDA-approved, self-administered hormonal contraceptives. This includes all FDA-approved contraceptive drugs, devices, and other products for women, including all FDA-approved, contraceptive drugs, devices, and products available over-the-counter. Contraceptives for women from a Network pharmacy include, but are not limited to, female condoms, emergency contraceptives (Next Choice™, Next Choice One-Dose™, Plan B One-Step®), and contraceptive film, foam and gel. This also includes the following:</p> <ul style="list-style-type: none"> <li>If the FDA has approved one or more therapeutic equivalents, as that term is defined by the FDA, of a contraceptive drug, device, or product, at least one will be covered without cost-sharing or medical management restrictions. If there is no therapeutic equivalent generic substitute available in the market,</li> </ul>	<p>Your Co-payment and/or Co-insurance is determined by the PDL Management Committee's Tier placement of the Prescription Drug Product. All Prescription Drug Products on the Prescription Drug List are placed on Tier 1, or Tier 2, or Tier 3. Please contact us at <a href="http://www.myuhc.com">www.myuhc.com</a> or the telephone number on your ID card to find out Tier status.</p> <p>For a Tier 1 Prescription Drug Product: 10% up to \$150 per Prescription Order or Refill Co-payment maximum of \$250 ("Cap") for up to a 31-day supply of an orally administered anticancer medication for a plan design not defined as a High Deductible Health Plan regardless of any Deductible. For a High Deductible Health Plan, the Deductible must be satisfied before the \$250 Cap applies, and if there is a separate prescription drug deductible, the Cap applies once the drug deductible is met. Please refer to the Combined Evidence of Coverage and Disclosure Form, Section 10: Definitions, for the definition of a High Deductible Health Plan.</p> <p>For a Tier 2 Prescription Drug Product: 25% up to \$150 per Prescription Order or Refill</p>

**The amounts you are required to pay as shown below in the *Outpatient Prescription Drug Schedule of Benefits* are based on the Prescription Drug Charge for Network Benefits and the Out-of-Network Reimbursement Rate for out-of-Network Benefits. For out-of-Network Benefits, you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge.**

<b>Description and Supply Limits</b>	<b>What Is the Co-payment or Co-insurance You Pay? This May Include a Co-payment, Co-insurance or Both</b>
<p>the brand name contraceptive will be covered without cost-sharing or medical management restrictions.</p> <ul style="list-style-type: none"> <li>• All FDA-approved contraceptives will be covered without cost-sharing or medical management restrictions when deemed Medically Necessary by the prescriber.</li> <li>• Point-of-sale coverage for over-the-counter FDA-approved contraceptive drugs, devices and products will be provided at Network pharmacies without cost sharing or medical management restrictions. A prescription will not be required to trigger coverage of these products.</li> </ul> <p>When a Prescription Drug Product is packaged or designed to deliver in a manner that provides more than a consecutive 31-day supply, the Co-payment and/or Co-insurance that applies will reflect the number of days dispensed or days the drug will be delivered.</p>	<p>Co-payment maximum of \$250 ("Cap") for up to a 31-day supply of an orally administered anticancer medication for a plan design not defined as a High Deductible Health Plan regardless of any Deductible. For a High Deductible Health Plan, the Deductible must be satisfied before the \$250 Cap applies, and if there is a separate prescription drug deductible, the Cap applies once the drug deductible is met. Please refer to the Combined Evidence of Coverage and Disclosure Form, Section 10: Definitions, for the definition of a High Deductible Health Plan.</p> <p>For a Tier 3 Prescription Drug Product:</p> <p>50% up to \$150 per Prescription Order or Refill</p> <p>Co-payment maximum of \$250 ("Cap") for up to a 31-day supply of an orally administered anticancer medication for a plan design not defined as a High Deductible Health Plan regardless of any Deductible. For a High Deductible Health Plan, the Deductible must be satisfied before the \$250 Cap applies, and if there is a separate prescription drug deductible, the Cap applies once the drug deductible is met. Please refer to the Combined Evidence of Coverage and Disclosure Form, Section 10: Definitions, for the definition of a High Deductible Health Plan.</p> <p>All cost sharing applies to both the Deductible and Out-of-Pocket Limit.</p>
<p><b>Prescription Drug Products from a Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy</b></p>	
<p>The following supply limits apply:</p> <ul style="list-style-type: none"> <li>• As written by the provider, up to a consecutive 90-day supply of a Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits. These supply limits do not apply to Specialty Prescription Drug Products, including Specialty Prescription Drug Products on the List of Preventive Medications. Specialty Prescription Drug Products from a mail</li> </ul>	<p>Your Co-payment and/or Co-insurance is determined by the PDL Management Committee's Tier placement the Prescription Drug Product. All Prescription Drug Products on the Prescription Drug List are placed on Tier 1, or Tier 2, or Tier 3. Please contact us at <a href="http://www.myuhc.com">www.myuhc.com</a> or the telephone number on your ID card to find out Tier status.</p> <p>For up to a 90-day supply at a mail order Network Pharmacy or a Preferred 90 Day Retail Network Pharmacy, you pay:</p>

**The amounts you are required to pay as shown below in the *Outpatient Prescription Drug Schedule of Benefits* are based on the Prescription Drug Charge for Network Benefits and the Out-of-Network Reimbursement Rate for out-of-Network Benefits. For out-of-Network Benefits, you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge.**

<b>Description and Supply Limits</b>	<b>What Is the Co-payment or Co-insurance You Pay? This May Include a Co-payment, Co-insurance or Both</b>
<p>order Network Pharmacy are subject to the supply limits stated above under the heading Specialty Prescription Drug Products.</p> <p>You may be required to fill the first Prescription Drug Product order and obtain 2 refills through a retail pharmacy before using a mail order Network Pharmacy.</p> <p>To maximize your Benefit, ask your Physician to write your Prescription Order or Refill for a 90-day supply, with refills when appropriate. You will be charged a Co-payment and/or Co-insurance based on the day supply dispensed for any Prescription Orders or Refills sent to the mail order Network Pharmacy. Be sure your Physician writes your Prescription Order or Refill for a 90-day supply, not a 31-day supply with three refills.</p>	<p>For a Tier 1 Prescription Drug Product: \$5 per Prescription Order or Refill Co-payment maximum of \$250 ("Cap") for up to a 31-day supply of an orally administered anticancer medication for a plan design not defined as a High Deductible Health Plan regardless of any Deductible. For a High Deductible Health Plan, the Deductible must be satisfied before the \$250 Cap applies, and if there is a separate prescription drug deductible, the Cap applies once the drug deductible is met. Please refer to the Combined Evidence of Coverage and Disclosure Form, Section 10: Definitions, for the definition of a High Deductible Health Plan.</p> <p>For a Tier 2 Prescription Drug Product: \$50 per Prescription Order or Refill Co-payment maximum of \$250 ("Cap") for up to a 31-day supply of an orally administered anticancer medication for a plan design not defined as a High Deductible Health Plan regardless of any Deductible. For a High Deductible Health Plan, the Deductible must be satisfied before the \$250 Cap applies, and if there is a separate prescription drug deductible, the Cap applies once the drug deductible is met. Please refer to the Combined Evidence of Coverage and Disclosure Form, Section 10: Definitions, for the definition of a High Deductible Health Plan.</p> <p>For a Tier 3 Prescription Drug Product: \$75 per Prescription Order or Refill Co-payment maximum of \$250 ("Cap") for up to a 31-day supply of an orally administered anticancer medication for a plan design not defined as a High Deductible Health Plan regardless of any Deductible. For a High Deductible Health Plan, the Deductible must be satisfied before the \$250 Cap applies, and if there is a separate prescription drug deductible, the Cap applies once the drug deductible is met. Please refer to</p>

The amounts you are required to pay as shown below in the *Outpatient Prescription Drug Schedule of Benefits* are based on the Prescription Drug Charge for Network Benefits and the Out-of-Network Reimbursement Rate for out-of-Network Benefits. For out-of-Network Benefits, you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge.

<b>Description and Supply Limits</b>	<b>What Is the Co-payment or Co-insurance You Pay?</b> <b>This May Include a Co-payment, Co-insurance or Both</b>
	<p>the Combined Evidence of Coverage and Disclosure Form, Section 10: Definitions, for the definition of a High Deductible Health Plan.</p> <p>All cost sharing applies to both the Deductible and Out-of-Pocket Limit.</p>

This *Schedule of Benefits* provides specific details about your Prescription Drug Product benefit, as well as the exclusions and limitations. Together this document and the *Supplement to the Combined Evidence of Coverage and Disclosure Form* as well as the medical *Combined Evidence of Coverage and Disclosure Form* determine the exact terms and conditions of your Prescription Drug Product coverage.

## What do I Pay When I fill a Prescription?

### Annual Drug Deductibles:

You have an Annual Drug Deductible of \$250 per Member for covered medications consisting of Tier 2 and Tier 3. This deductible applies to retail and mail order Prescription Drug Products. Except for oral anticancer medications as specified above, until you satisfy the Drug Deductible, you will pay 100 percent of UnitedHealthcare's contracted rate with the Network Pharmacy for the Prescription Drug Product and that amount will be applied towards your Drug Deductible. The Drug Deductible is calculated on a Calendar Contract Year basis and is not applied towards the Drug Deductible for the following year. Amounts previously applied to your Deductible under a similar prescription drug plan from a different carrier or self-funded benefit plan are not applied to this prescription drug plan.

For Subscriber only coverage, only amounts incurred for covered services will apply toward the Deductible. For the Individual Deductible, if a Member has a \$150 Deductible, and the individual purchased a covered outpatient Prescription Drug Product at a Network Pharmacy at the contracted rate of \$50, the Individual Deductible is reduced by \$50, until the Deductible is satisfied. After the Deductible is satisfied, you will pay only a Co-payment when filling a prescription at a UnitedHealthcare Network Pharmacy.

For family coverage, family members are charged the contracted rate for covered Prescription Drug Products purchased at Network Pharmacies prior to satisfying the Deductible. When individual Members of a family meet the per person Deductible, no further Deductibles are required for Members of the same family. If a Member of the family meets the per person Deductible, no further Deductible is required for that family Member; only a Co-payment applies, but if the family Deductible is not satisfied, the Deductible will apply to other Members of the family. After satisfying the family Deductible, all Members of the family will pay only a Co-payment when filling a prescription at a UnitedHealthcare Network Pharmacy. You will pay a Co-payment every time a prescription is filled.

Benefits for Prescription Drug Products on the List of Preventive Medications are not subject to payment of the Annual Deductible.

The amount you pay for any of the following under this Pharmacy *Schedule of Benefits* will not be included in calculating any Out-of-Pocket Limit stated in your medical Schedule of Benefits:

- Any non-covered drug product. You are responsible for paying 100% of the cost (the amount the pharmacy charges you) for any non-covered drug product and our contracted rates will not be available to you.

For Prescription Drug Products at a Network Retail pharmacy, you will pay the lower of the applicable Co-payment for a Prescription Unit, or the Network Pharmacy's retail price for the Prescription Drug Product. For Prescription Drug Products from mail order, you are responsible for paying the lower of either the applicable Co-payment or a Network Pharmacy's retail price for the Prescription Drug Product.

After satisfying your Drug Deductible, you will pay only a Co-payment when filling a prescription at a UnitedHealthcare Network Pharmacy. Your Co-payments are as shown in the grid above.

**NOTE:** The Tier status of a prescription drug can change periodically. Tier status changes resulting in higher Co-payments occur four times per calendar year or Contract Year. We will notify you 60 days prior to the change in tiers that will result in a higher Co-payment. Tier changes resulting in lower Co-payments may occur at any time and would be for your benefit. No prior notice would be given to you. When Tier status changes occur, you may pay more or less for a prescription drug depending on the Tier placement. You may access PDL and Specialty Prescription Drug Product, Tier placement and Co-payments by contacting UnitedHealthcare at [www.myuhc.com](http://www.myuhc.com) or the telephone number on your ID card.

You will receive a written notice 60 days prior to an increase in your Co-payment due to the change in Tier placement to move to a higher Tier. The notice will inform you of the new Tier; and if Prior Authorization must be requested by your Network Physician and determined by UnitedHealthcare to be Medically Necessary for the drug to be covered if not previously obtained.

## If A Brand-Name Drug Becomes Available as a Generic

If a Generic drug becomes available for a Brand-name drug, your Brand-name drug's Tier placement may change, and therefore your Co-payment may change. Please refer to "PRIOR AUTHORIZATION" if you are currently taking a prescription drug that requires Prior Authorization under the benefit plan.

## Prior Authorization

Before certain Prescription Drug Products are dispensed to you, your Physician, your pharmacist or you are required to obtain prior authorization from us or our designee. The reason for obtaining prior authorization from us is to determine whether the Prescription Drug Product, in accordance with our approved guidelines, is each of the following:

- It meets the definition of a Covered Health Care Service.
- It is not an Experimental or Investigational or unproven service.

Certain Prescription Drug Products may be subject to Prior Authorization due to the following:

- They have an approved biosimilar and Therapeutically Equivalent to another covered Prescription Drug Product.

## Prior Authorization and Step Therapy Exception Process

Certain Prescription Drug Products require a Prior Authorization or step therapy exception process using criteria based upon *U.S. Food and Drug (FDA)* approved indications or medical findings. When Prescription Drug Products are dispensed at a Network Pharmacy, your prescribing provider, or the pharmacist, are responsible for obtaining Prior Authorization from us. Please refer to the *Outpatient Prescription Drug Benefit Supplement* for additional information.

For a list of the Prescription Drug Products that require UnitedHealthcare's Prior Authorization, please contact UnitedHealthcare at [www.myuhc.com](http://www.myuhc.com) or the telephone number on your ID card.

## Prescription Drug Products Covered by Your Benefit

When prescribed by your Network Physician as Medically Necessary and filled at a Network Pharmacy, subject to all the other terms and conditions of this outpatient prescription drug benefit, the following medications are covered:

- **Disposable:** All-in-one prefilled insulin pens insulin cartridges and needles for non-disposable pens devices are covered when Medically Necessary in accordance with UnitedHealthcare's Prior Authorization process.
- **Federal Legend Drugs:** Any medicinal substance which bears the legend: "Caution: Federal law prohibits dispensing without a prescription."
- **Generic Drugs:** Comparable Generic drugs may be substituted for Brand-name drugs. For Brand-name drugs that have FDA approved equivalents, a prescription may be filled with a Generic drug unless a specific Brand-name drug is Medically Necessary and Prior Authorized by UnitedHealthcare. Prior Authorization is necessary even if a licensed Physician writes "Dispense as Written" or "Do Not Substitute" on your prescription. If you choose to use a Prescription Drug Product not included on the PDL and not Prior Authorized by UnitedHealthcare, you will be responsible for the full retail price of the medication.

If the requested drug is Medically Necessary, it may be Prior Authorized by UnitedHealthcare. If it is approved, you will only pay your applicable Tier Co-payment

- **Miscellaneous Prescription Drug Coverage:** For the purposes of determining coverage, the following items are considered prescription drug benefits and are covered when Medically Necessary: glucagons, insulin, insulin syringes, blood glucose test strips, lancets and lancet devices, inhaler extender devices, urine test strips, ketone testing strips and tablets, certain immunizations, and anaphylaxis prevention kits. See the medical *Combined Evidence of Coverage and Disclosure Form* for coverage of other injectable medication and equipment for the treatment of asthma in *Section 5: Your Medical Benefits*.
- **Oral Contraceptives:** All FDA-approved contraceptives, drugs, devices, and products are covered at \$0 cost sharing subject to Therapeutic Equivalents that may be prescribed and may be subject to Prior Authorization. A Member may receive a 12-month supply of an FDA-approved, self-administered hormonal contraceptive dispensed or furnished at one time by a Network provider or from a contracted pharmacy that has agreed to dispense or furnish FDA-approved contraceptives in accordance with state and federal law. Over-the-counter birth control devices require a prescription from your provider. To determine whether the Plan's contracted pharmacy provides for a pharmacist to dispense FDA-approved contraceptives directly, please contact the contracted pharmacy or call the Plan at the number shown on your card. Please refer to the medical *Evidence of Coverage* and to your *Outpatient Prescription Drug Rider* for more information. This includes all FDA-approved contraceptive drugs, devices, and other products for women, including all FDA-approved, contraceptive drugs, devices, and products available over-the-counter. Contraceptives for women from a Network Physician include, but are not limited to, female condoms, emergency contraceptives (Next Choice™, Next Choice One-Dose™, Plan B One-Step®), and contraceptive film, foam and gel. This also includes the following:
  - If the FDA has approved one or more therapeutic equivalents, as that term is defined by the FDA, of a contraceptive drug, device, or product, at least one will be covered without cost-sharing or medical management restrictions. If there is no therapeutic equivalent generic substitute available in the market, the brand name contraceptive will be covered without cost-sharing or medical management restrictions.
  - All FDA-approved contraceptives will be covered without cost-sharing or medical management restrictions when deemed Medically Necessary by the prescriber.
  - Point-of-sale coverage for over-the-counter FDA-approved contraceptive drugs, devices and products will be provided at Network pharmacies without cost sharing or medical management restrictions. A prescription will not be required to trigger coverage of these products.
- **State Restricted Drugs:** Any medicinal substance that may be dispensed by prescription only according to State law.

## Exclusions and Limitations

While the prescription drug benefit covers most Prescription Drug Products, there are some that are not covered or limited. These Prescription Drugs Products are listed below. Some of the following excluded drugs may be covered under your medical benefit. Please refer to *Section 5* of your medical *Combined Evidence of Coverage and Disclosure Form* entitled *Your Medical Benefits* for more information about medications covered by your medical benefit.

- Administered Prescription Drug Products: Drugs or medicines delivered or administered to the Member by the prescriber or the prescriber's staff are not covered. Injectable drugs are covered under your medical benefit when administered during a Physician's office visit or self-administered pursuant to training by an appropriate health care professional. Refer to *Section 5* of your medical *Combined Evidence of Coverage and Disclosure Form* titled *Your Medical Benefits* for more information about medications covered under your medical benefit.
- Compounded medication: Any Medicinal substance that has at least one ingredient that is federal legend or state restricted in a therapeutic amount. Compounded medications are not covered unless Prior Authorized as Medically Necessary by UnitedHealthcare.
- Diagnostic drugs: Drugs used for diagnostic purposes are not covered. Refer to *Section 5* of your medical *Combined Evidence of Coverage and Disclosure Form* for information about medications covered for diagnostic tests, services and treatment.

- Dietary or nutritional products and food supplements: Whether prescription or non-prescription, including vitamins (except prenatal), minerals and fluoride supplements, health or beauty aids, herbal supplements and/or alternative medicine are not covered. Phenylketonuria (PKU) testing and treatment is covered under your medical benefit including those formulas and special food products that are a part of a diet prescribed by a Network Physician provided that the diet is Medically Necessary. For additional information, refer to *Section 5* of your medical *Combined Evidence of Coverage and Disclosure Form*. This exclusion does not apply to authorized Medically Necessary services to avert the development of serious physical or mental disabilities or to promote normal development or function as a consequence of phenylketonuria (PKU).
- Enhancement medications when prescribed for the following non-medical conditions are not covered: weight loss, hair growth, sexual performance, athletic performance, cosmetic or convenience purposes, anti-aging for cosmetic purposes, and mental performance. This exclusion does not exclude coverage for drugs when Prior Authorized as Medically Necessary to treat morbid obesity or diagnosed medical conditions affecting memory, including but not limited to, Alzheimer's dementia.
- Growth hormone for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition) unless Medically Necessary and Prior Authorized by us.
- Infertility: All forms of Prescription Drug Products when prescribed for the treatment of infertility are not covered. If your employer has purchased coverage for infertility treatment, Prescription Drug Products for the treatment of infertility may be covered under that benefit. Please refer to *Section 5* of your medical *Combined Evidence of Coverage and Disclosure Form* entitled *Your Medical Benefits* for additional information.
- Injectable medications: Except as described under the section Covered Health Care Services, injectable medications including, but not limited to, infusion therapy, allergy serum, certain immunization agents and blood products are not covered as an outpatient prescription drug benefit. However, these medications are covered under your medical benefit as described in and according to the terms and conditions of your medical *Combined Evidence of Coverage and Disclosure Form*. Outpatient injectable medications administered in the Physician's office (except insulin) are covered as a medical benefit when part of a medical office visit. Injectable medications may be subject to UnitedHealthcare's Prior Authorization requirements. For additional information, refer to *Section 5* of your medical *Combined Evidence of Coverage and Disclosure Form* under *Your Medical Benefits*.
- Inpatient Prescription Drug Products: Medications administered to a Member while an inpatient in a hospital or while receiving Skilled Nursing Care as an inpatient in a Skilled Nursing Facility are not covered under this Pharmacy Schedule of Benefits. Please refer to *Section 5* of your medical *Combined Evidence of Coverage and Disclosure Form* entitled *Your Medical Benefits* for information on coverage of prescription medications while hospitalized or in a Skilled Nursing Facility. Outpatient prescription drugs are covered for Members receiving Custodial Care in a rest home, nursing home, sanitarium, or similar facility if they are obtained from a Network Pharmacy in accordance with all the terms and conditions of coverage set forth in this Schedule of Benefits and in the Pharmacy Supplement to the *Combined Evidence of Coverage and Disclosure Form*. When a Member is receiving Custodial Care in any facility, relatives, friends or caregivers may purchase the medication prescribed by a Network Physician at a Network Pharmacy and pay the applicable Co-payment on behalf of the Member.
- Investigational or Experimental drugs: Medication prescribed for Experimental or Investigational therapies are not covered, unless required by an external, independent review panel pursuant to California Health and Safety Code Section 1370.4. Further information about Investigational and Experimental procedures and external review by an independent panel can be found in the medical *Combined Evidence of Coverage and Disclosure Form* in ***Section 5, Your Medical Benefits*** and ***Section 8: Overseeing Your Health Care Decisions*** for appeal rights.
- New Prescription Drug Products that have not been reviewed for safety, efficacy and cost effectiveness and approved by UnitedHealthcare are not covered unless Prior Authorized by UnitedHealthcare as Medically Necessary. This would include new dosage forms that we determine do not meet the definition of a Covered Health Care Service.
- Non-covered medical condition: Prescription Drug Products for the treatment of a non-covered medical condition are not covered. This exclusion does not exclude Medically Necessary Prescription Drug Products directly related to non-covered services when complications exceed follow-up care, such as life-threatening complications of cosmetic surgery.

- Off-label drug use. Off-label drug use means that the Provider has prescribed a drug approved by the U.S. *Food and Drug Administration (FDA)* for a use that is different than that for which the FDA approved the drug. UnitedHealthcare excludes coverage for off label drug use, including off label self-injectable drugs, except as described in the medical *Combined Evidence of Coverage and Disclosure Form* and any applicable *Attachments*. If a drug is prescribed for off-label drug use, the drug and its administration will be covered only if it satisfies the following criteria: (1) The drug is approved by the FDA. (2) The drug is prescribed by a Network licensed health care professional. (3) The drug is Medically Necessary to treat the medical condition. (4) The drug has been recognized for treatment of a medical condition by one of the following: (a) *The American Hospital Formulary Service Drug Information*, (b) One of the following compendia, if recognized by the federal *Centers for Medicare and Medicaid Services* as part of an anticancer chemotherapy regimen; (i) *The Elsevier Gold Standard's Clinical Pharmacology*; (ii) *The National Comprehensive Cancer Network Drug and Biologics Compendium*; (iii) *The Thompson Micromedex DRUGDEX System*, or (c) Two articles from major peer reviewed medical journals that present data supporting the proposed off-label drug use or uses as generally safe and effective unless there is clear and convincing contradictory evidence presented in major peer-reviewed medical journal. Nothing in this section shall prohibit UnitedHealthcare from use of a PDL, Co-payment, technology assessment panel, or similar mechanism as a means for appropriately controlling the utilization of a drug that is prescribed for a use that is different from the use for which that drug has been approved for marketing by the FDA. Denial of a drug as investigational or experimental will allow the Member to use the independent review system as defined in the medical *Combined Evidence of Coverage and Disclosure Form*.
- Over-the-Counter Drugs: Drugs available over-the-counter that do not require a Prescription Order or Refill by federal or state law before being dispensed, unless we have designated the over-the-counter medication as eligible for coverage as if it were a Prescription Drug Product and it is obtained with a Prescription Order or Refill from a Physician. Prescription Drug Products that are available in over-the-counter form. However, this does not apply to coverage of an entire class of prescription drugs when one drug within that class becomes available over-the-counter. Such determinations may be made up to six times during a calendar year. This means that if an over-the-counter drug becomes available, we may change the tier in which the drug is placed. We may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously limited under this provision. This exclusion does not apply to FDA-approved contraceptive drugs, devices, other products for women, including all FDA-approved contraceptive drugs, devices, and products available over-the-counter (contraceptives for women when prescribed by a Network Physician include, but are not limited to, female condoms, emergency contraceptives (Next Choice™, Next Choice One-Dose™, Plan B One-Step®), and contraceptive film, foam and gel), and products as provided for in comprehensive guidelines supported by the *Health Resources and Services Administration* and as required by California law when prescribed by a Network provider for which Benefits are available, without cost sharing, as described under *Preventive Care Services* in *Section 1: Covered Health Care Services*. This also does not apply to over-the-counter aids and/or drugs used for smoking cessation, or medications that have an A or B recommendation from the *U.S. Preventive Services Task Force (USPSTF)* when prescribed by a Network provider for which Benefits are available, without cost sharing, as described under *Preventive Care Services* in *Section 1: Covered Health Care Services*. This also does not apply to the following:
  - If the FDA has approved one or more therapeutic equivalents, as that term is defined by the FDA, of a contraceptive drug, device, or product, at least one will be covered without cost-sharing or medical management restrictions. If there is no therapeutic equivalent generic substitute available in the market, the brand name contraceptive will be covered without cost-sharing or medical management restrictions.
  - All FDA-approved contraceptives will be covered without cost-sharing or medical management restrictions when deemed medically necessary by the prescriber.
  - Point-of-sale coverage for over-the-counter FDA-approved contraceptive drugs, devices and products will be provided at in-network pharmacies without cost sharing or medical management restrictions. A prescription will not be required to trigger coverage of these products.
- Prescription Drug Products that are comprised of active ingredients that are available over-the-counter are not covered except when Medically Necessary. Certain prescription drug products that are Therapeutically Equivalent to over-the-counter drugs or supplement are not covered unless Medically Necessary and Prior Authorized. This exclusion does not apply to coverage of an entire class of prescription drugs when one drug within that class becomes available over-the-counter.

- Prescription Drug Products for the amount dispensed (days' supply or quantity limit) which exceeds the supply limit are not covered.
- Prescription Drug Product to the extent payment or benefits are provided by the local, state or federal government except as otherwise provided by law.
- Prescription Drug Products prescribed by a dentist or drugs when prescribed for dental treatment are not covered.
- Prescription Drug Products when prescribed solely for the purpose to shorten the duration of a common cold are not covered.
- Prescription Drug Product when packaged or designed to deliver in a manner that provides more than a consecutive 31-day supply, the Co-payment that applies will reflect the number of days dispensed.
- Prescription Drug Products prescribed solely to treat hair loss.
- Prior to Effective Date: Drugs or medicines purchased and received prior to the Member's effective date or subsequent to the Member's termination are not covered.
- Replacement of Prescription Drug Products. Lost, stolen, or destroyed Prescription Drug Products are not covered.
- Saline and irrigation solutions. Saline and irrigation solutions are not covered unless Medically Necessary, depending on the purpose for which they are prescribed, as part of the home health or durable medical equipment benefit. Refer to your medical *Combined Evidence of Coverage and Disclosure Form Section 5* for additional information.
- Smoking cessation products unless they are FDA-approved tobacco cessation drugs and products, both of which are provided as a preventive benefit at \$0 cost sharing subject to certain exception. For information on UnitedHealthcare's smoking cessation program, refer to the medical *Combined Evidence of Coverage and Disclosure Form in Section 5: Your Medical Benefit* or contact Customer Service or visit our web site at [www.myuhc.com](http://www.myuhc.com).
- Therapeutic devices or appliances including, but not limited to, support garments and other non-medical substances, certain insulin pumps and related supplies (these services are provided as durable medical equipment). For further information on certain therapeutic devices and appliances that are covered under your medical benefit, refer to your medical *Combined Evidence of Coverage and Disclosure Form in Section 5: Your Medical Benefits*.
- Therapeutically Equivalent: Certain Prescription Drug Products for which there are Therapeutically Equivalent alternatives available unless Medically Necessary.
- Unit/Convenience Dosage Forms: Unit doses, pre-packaged medications, individual packets etc. are not covered unless available in that form only, prior authorized and medically necessary.
- Worker's Compensation: Prescription Drug Products for which the cost is recoverable under any *Workers' Compensation or Occupational Disease Law* or any state or government agency, or medication furnished by any other drug or medical service for which no charge is made to the patient is not covered. Further information about Workers Compensation can be found in the medical *Combined Evidence of Coverage and Disclosure Form in Section 6: Your Payment Responsibility*

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