



BMWED Member Information Overview

**November 21, 2024
Zoom meeting**



Optum Rx Presenter



Amber Lee

Senior Account Manager

ORx National Railroad

Dedicated Account Team

Agenda

- 1 Introduction & Overview**
- 2 Member Benefits**
- 3 YTTH /MyOptumrx.com**
- 4 Q&A**

BMWED Member Benefit Overview

Member Benefit – Prescription Drug Copays



Dedicated number for
your plan: 844-368-8736

Copay/ Day Supply (In Network) 1-21 days	Out of Network
\$10 Generic \$30 Formulary Brand (Preferred Drug) \$60 Non-Formulary Brand (Non-Preferred Drug)	Managed Pharmacy Services Benefit pays 75% of Eligible Expenses for a supply of 21 days or less; there is no benefit payable for prescriptions exceeding a 21-day supply.
Mail Copay/ Day Supply 22-90 days	
\$10 Generic \$60 Formulary Brand (Preferred Drug) \$120 Non-Formulary Brand (Non-Preferred Drug)	

Prior Authorization: Certain medications will be reviewed with your doctor to determine if they meet the requirement for coverage.

Quantity Limit/Dose duration: Certain medications will be authorized for coverage in a limited quantity within a specified time frame.

Step Therapy: Certain Medications require to try and fail one or more specific drug to treat a condition before the prescribed medication by your doctor can be dispensed, this requirement is targeted to reduce cost for you and the plan.





Communication plan and resources




Member communications / ID cards



Dedicated number for
your plan: 844-368-8736

Optum Rx®
P.O. Box 413
Richboro, PA 18954-9998

Login to your account at
optumrx.com or
scan the QR Code.



JOHN DOE
2909 W OAK STREET
SIOUX FALLS, ND 57105

Coverage change alert:
Take action on or before **July 1, 2023**.

October 24, 2023

Dear **John**,

We are making some changes to our covered drug lists on **July 1, 2023**. This means we could be adding or removing some medications. Or, some medications may now require prior authorization, step therapy or have a new quantity limit.

The following changes take place soon. If you do not take action on or before **July 1, 2023**, you may pay more for your prescription. Your next refill may also be delayed.

Coverage change summary

Medication	What's changing	Try this instead
TARGET DRUG	Your medication will no longer be covered.*	PREFERRED DRUG

***What if my doctor wants me to keep taking my current medication?**

Your doctor will need to ask us for a review on or after **July 1, 2023**. You can also call the number on your member ID card to initiate the review process. If approved, you may continue to fill your prescription, but you may pay a higher cost. If not approved, you will pay the full cost of the requested prescription.

ID_EXISTS_CLIENT-ORX_STANDARD

Member letters

Letters mailed to all impacted members 60 days prior to effective date.

Scan this code with
your smartphone's
camera to learn more
about Optum Rx and
your plan.



Optum Rx®

The Railroad Employees
National Health and Welfare Plan

Prescription Drug Program

999999999999

RxBIN

610011

RxPCN

IRX

RxGRP

RRW0000

Issuer (80840)

9151014609

ID

#FAMILYID

Name

FIRSTNAME M I LASTNAME

Printed: 01/11/99



This card does not guarantee coverage. Present your ID card along with your prescription when ordering your medication. Improper or fraudulent use of this card to obtain prescription drugs is punishable by law and may result in termination of benefits. Plan dollar limits subject to change. Go online for full benefit information.

Web: optumrx.com

Phone: 1-844-368-8736

Deductible:	Individual \$ DEDIND	Family \$ DEDFAM
Max out of pocket:	\$ OOPIND	\$ OOPFAM

Submit claims to:

Optum Rx
PO Box 650334
Dallas, TX 75265-0334



YTTH/OptumRx.com



Optum Rx®

Meet your new pharmacy benefit manager

Optum Rx is going to manage your pharmacy benefits starting Jan. 1, 2025.

LEARN MORE

Meet your new pharmacy benefit manager

Optum Rx is going to manage your pharmacy benefits starting Jan. 1, 2025.



Active Employees

For The National Railroad Plans

The National Railroad Plans members click here to learn more about Optum Rx. You can find a network pharmacy, check medication coverage, and get information about your current prescriptions.



Retired Employees

For The Railroad Employees Early Retirement Major Medical Benefit Plan

The Railroad Employees Early Retirement Major Medical Benefit Plan members click here to learn more about Optum Rx. You can find a network pharmacy, check medication coverage, and get information about your current prescriptions.



Dedicated number for
your plan: 844-368-8736

<https://ytth.com>

<https://welcome.optumrx.com/railroad/landing>

Welcome to Optum Rx

We're here to help you have a smooth transition and access to your medication.

To login use the same username and password you use for Your Track to Health or FSA account.



My account

Register or sign in to see your personalized transition plan.

Register >

Sign In >



Medication pricing and coverage

See how your costs and coverage may change



Talk to an advocate

Get help or ask questions

Q&A

Optum Rx FAQ



**Dedicated number for
your plan: 844-368-8736**

Who is Optum Rx?

Optum will be your plan's prescription benefit manager effective 1/1/2025 for both specialty and non-specialty medications at retail and home delivery pharmacies. Our commitment is to help you get the most out of your benefits. We provide safe, easy and cost-effective ways for you to get the medication you need. Optum is a part of the United Health Group umbrella. Beginning 10/1/2024 you will have access to Optum's portal where you can schedule a call with an Optum transition advocate.

With Optum Rx, can I continue to go to the same pharmacy?

You will have access to Optum Home Delivery and a large network of retail pharmacies, including large national chains and many local pharmacies. You will have the ability to search for in network pharmacies prior to your benefits going live.

When can I expect to receive more information?

Starting late September communications began mailing, providing you with more information. These included open enrollment packets which includes FAQ's.

Will my medication still be covered?	There may be slight changes to medication coverage, however, any medication you are taking today that is covered will still be covered through 03/31/2025. Select diabetic medications will be covered through 1/1/2026. Beginning 10/1/2024 you will have access to Optum's portal where you can look up your medication to confirm coverage for 2025.
Will the medication I'm currently taking be covered with Optum?	To learn if your medication is covered, check your plan's formulary (list of covered medications) online or call us at 844-368-8736 . You can also find out if you need to take any action before filling your next prescription by checking the online portal.
Will there be changes to my benefits?	No, your copays and benefits design will remain the same. You will still fill a 21-day supply at retail and up to a 90-day supply at Optum Home Delivery
Will I receive a new pharmacy ID card?	Yes, you will receive a new member ID card and welcome materials. You may also print or download digital ID cards on your portal or request additional copies after January 1st
How will I fill my prescriptions at a retail pharmacy?	You can fill your medications at retail just as you have been doing. You will have the ability to search for in network pharmacies prior to your benefits going live.
How does Optum Home Delivery work?	Optum Home Delivery lets you order up to a 90-day supply of medications you take regularly. You can submit your order online, through the app, by phone or mail. Optum fills your order, ships it to you, and lets you know when to expect your delivery.

Will my current home delivery prescription(s) transfer to OptumRx?	Most home delivery prescriptions with remaining refills will automatically transfer to Optum Rx. However, prescriptions for certain medications will not transfer. Examples include controlled substances and prescriptions that have expired. In these cases, you'll need a new prescription from your doctor. Once your coverage begins, your physician can send those new prescriptions to us using ePrescribe, or by phone Jan 1 st .
I currently use home delivery. What can I do to prepare for the transition to OptumRx?	To keep personal information safe, payment information cannot be shared between pharmacies. You can add your credit card after registering for home delivery on the onboarding portal upon checking out OR you can add it any time after January 1st on your portal or calling us back for assistance at that time.
Once I place a home delivery order, how quickly will I get my medication?	Make sure you have enough medication to last for one month after your plan moves to Optum Rx. This provides you time to establish your new Home Delivery account.
How will I order my prescriptions from Optum home delivery?	Once your coverage begins, there are four ways to place a home delivery order: ePrescribe, Online, through the mobile app, or by phone.
Will my current Prior Authorization transfer over?	Yes, any active prior authorizations will transfer over for 1/1/2025 the expiration date will be known once they are received.
When can my physician initiate a prior authorization?	Your physician can contact our prior authorization department as of 1/1/2025 to initiate a prior authorization.

Thank you!