

## Tips to Reduce Drug Costs



### Review Medications Every Six Months

Eliminate unnecessary drugs (and lower your risk of side effects and drug interactions) by reviewing medications with your physician or pharmacist.



### Talk with Your Doctor about Cost

Let your doctor know that cost and therapeutic effectiveness both matter. Ask if there is a generic or lower-cost substitute available.



### Shop around and Compare Prices

Look in supermarket pharmacies, chain pharmacies, independent pharmacies, and Sav-Rx mail order pharmacy.



### Avoid Free Samples

Free samples are usually brand name and more expensive in the long run.



### Ask for Smaller Amounts of New Meds

Consider asking your doctor for a smaller quantity of a new medication until you know it is right for you. This is especially helpful if you are paying cash or have a high copay.



### Ask your Pharmacist for Guidance

Pharmacists can be helpful in guiding you and identifying other options if you are unable to afford your medications.



### Call Sav-Rx at 1-800-228-3108

Call Sav-Rx for assistance in reducing your overall drug costs. There will be a live representative available to take your call 24 hours a day, 7 days a week, and 365 days a year.



## Download the Mobile App!

Find us on the Apple Store or on Google Play

### Use the Sav-Rx App to:

- View prescriptions on file
- Order multiple refills at once
- View your mail order history
- View current order status
- Track your orders
- Update your profile



For more information, visit [www.savrx.com](http://www.savrx.com)



Call 1-800-228-3108

To speak at any time 24/7/365 with a live, union Sav-Rx representative

## Operating Engineers Local 49 Health & Welfare Fund



Secondary Prescription  
Drug Plan  
Administered by:



1-800-228-3108

## Covered Medications



- Most maintenance medications are covered by your plan. It is important to note any medications covered by your primary UnitedHealthcare (UHC) will be covered through your secondary plan under the Operating Engineers Local #49 Health & Welfare Fund.
- Medications not covered under your primary plan will be excluded from coverage under this secondary prescription benefit.
- Some medications may require prior approval such as injectables and specialty medications.
- Please refer to your Summary Plan Description for specific coverage rules.

## Where to Use Your Benefit



### Sav-Rx Retail Pharmacy Network:

#### How to Make Use of the Network

- To locate a pharmacy near you, visit [www.savrx.com](http://www.savrx.com) and enter the Group number on your I.D. card and your zip code
- To access the benefit, present both your Sav-Rx and UnitedHealthcare I.D. cards at your pharmacy.



### Sav-Rx Mail Order Pharmacy:

#### Benefits

- Cost-effective option for long-term maintenance and specialty medications
- All orders shipped directly to your door for no additional charge

#### How It Works

- Send in prescription
- Pay at the time of order
- Orders shipped to you
- Convenient refills by phone, the Sav-Rx website, or the Sav-Rx App

#### How to Send in Prescriptions (3 Options)

1. Ask your doctor to send the prescription electronically to Sav-Rx in Fremont, NE.
2. Ask your doctor to fax us the prescription at 402-753-2890.
3. Call Sav-Rx with your prescription drug names and your physician's contact information, and we will do the rest!

## Your Prescription Benefit



- The Sav-Rx Prescription Plan works with the UnitedHealthcare Primary Prescription Plan. The Sav-Rx Plan is secondary coverage, assisting with some out-of-pocket expenses not covered by the UHC Primary Plan.
- To utilize the benefit, present your UHC Primary Prescription Plan and Sav-Rx cards at the pharmacy along with your prescription.
- You MUST use your UHC Primary card first. Your Sav-Rx card may ONLY be used as secondary coverage.
- Coordination of your benefits will result in the following copayments.

Retail Pharmacy		
Type	30 Days	90 Days
Generic	20%	20%
Formulary	25%	25%
Non-Formulary	25%	25%
Specialty	25%	N/A

Sav-Rx Mail Order		
Type	30 Days	90 Days
Generic	20%	20%
Formulary	25%	25%
Non-Formulary	25%	25%
Specialty	25%	N/A

Maximum Out of Pocket
\$1,000

**For Organized Labor, By Organized Labor**

