



CCSD Insurance

Wyoming School Board Insurance Trust

United Healthcare - UMR

Updated July 2022



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Wyoming School Board Insurance Trust

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CCSD Benefit Plan Options – 2022/23



Medical	PLAN - C		PLAN - D		PLAN - E	
Deductible Amount	Single	Family	Single	Family	Single	Family
In-Network	\$2,500	\$5,000	\$2,800	\$5,600	\$5,000	\$10,000
Out-of-Network **	\$5,000	\$10,000	\$5,200	\$10,400	\$10,000	\$20,000
Dr. Office Co-Pay	<u>Primary</u>	<u>Specialist</u>	<u>Primary</u>	<u>Specialist</u>	<u>Primary</u>	<u>Specialist</u>
In-Network	\$40	\$75	Deductible & Co-Insurance		Deductible & Co-Insurance	
Out-of-Network **	Non-Network Ded & Coins		Deductible & Co-Insurance		Deductible & Co-Insurance	
Rx Card	<u>Preferred</u>	<u>Non-Preferred</u>	<u>Preferred</u>	<u>Non-Preferred</u>	<u>Preferred</u>	<u>Non-Preferred</u>
Generic	\$15	\$15	Deductible & Co-Insurance		Deductible & Co-Insurance	
Brand Name	\$45	\$85	Deductible & Co-Insurance		Deductible & Co-Insurance	
Specialty Rx	\$250		Deductible & Co-Insurance		Deductible & Co-Insurance	
Mail Order & Retail Pharmacy	3 x Monthly co-pay - 3 Month Supply		Deductible & Co-Insurance		Deductible & Co-Insurance	
Hospital Co-Pay (per facility visit)	<u>In-Patient</u>	<u>Out-Patient</u>	<u>In-Patient</u>	<u>Out-Patient</u>	<u>In-Patient</u>	<u>Out-Patient</u>
In-Network	\$0	\$0	\$0	\$0	\$0	\$0
Out-of-Network **	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500
Emergency Room Co-pay *	\$250					
Urgent Care Co-pay *	\$75					
<i>*Applies for In-Network Providers. Out of Network Deductible & Co-insurance</i>						
Co-Insurance (what happens after the Deductible Amount)						
In-Network Plan Pays	80%		80%		80%	
Out-of-Network ** Plan Pays	50%		50%		50%	
TOTAL Out-of-Pocket (including Deductible, Co-insurance, Office Visit and RX Co-Pays)						
In-Network (Single / Family)	\$6,500	\$13,000	\$3,500	\$7,000	\$5,500	\$11,000
Out-of-Network ** (Single / Family)	\$13,000	\$26,000	\$7,200	\$15,000	\$12,000	\$24,000

This SUMMARY is not intended as a complete description of benefits and limitations of each of the Plans offered. Please refer to the Summary Plan Document(s) for a complete listing of covered and exclusions.

This is a Non-Grandfathered Plan, one that complies with the requirements of the Affordable Care Act as well as fully compliant plan with all State of Wyoming insurance mandates.

** Non-Network Out-of-Pocket Amount does NOT include amounts in excess of the "Allowable Medicare Reimbursement" PLUS 20%

MEDICAL RATES 2022-23

Plan C	Month	Annual
Single	\$245.00	\$2,940.00
Employer	\$734.34	\$8,812.08
EE + CH	\$386.00	\$4,632.00
Employer	\$1,398.99	\$16,787.88
EE + SP	\$491.00	\$5,892.00
Employer	\$1,473.37	\$17,680.44
Family	\$586.00	\$7,032.00
Employer	\$1,919.36	\$23,032.32

DENTAL RATES 2022-23

Dental	Month	Annual
Single	\$10.00	\$120.00
Employer	\$44.82	\$537.84
EE + CH	\$18.00	\$216.00
Employer	\$81.56	\$978.72
EE + SP	\$19.00	\$228.00
Employer	\$89.21	\$1,070.52
Family	\$24.00	\$288.00
Employer	\$113.07	\$1,356.84

Plan D	Month	Annual	HSA's
Single	\$225.00	\$2,700.00	
Employer	\$673.84	\$8,086.08	\$81.00
EE + CH	\$354.00	\$4,248.00	
Employer	\$1,282.70	\$15,392.40	\$148.00
EE + SP	\$449.00	\$5,388.00	
Employer	\$1,348.68	\$16,184.16	\$163.00
Family	\$537.00	\$6,444.00	
Employer	\$1,762.42	\$21,149.04	\$208.00

VISION RATES 2022-23

Vision	Month
Single	\$11.68
EE + CH	\$18.69
EE + SP	\$19.07
Family	\$30.30

Plan E	Month	Annual	HSA's
Single	\$173.00	\$2,076.00	
Employer	\$522.36	\$6,268.32	\$94.00
EE + CH	\$274.00	\$3,288.00	
Employer	\$992.20	\$11,906.40	\$170.00
EE + SP	\$348.00	\$4,176.00	
Employer	\$1,042.73	\$12,512.76	\$187.00
Family	\$416.00	\$4,992.00	
Employer	\$1,362.89	\$16,354.68	\$239.00

Get all your answers *quick* and *easy* @ **umr.com**



Access your health benefits in two clicks

You don't have time to dig through paperwork or wonder where to go for care when you need it. And your health and financial resources are too valuable for second guesses.

At **umr.com**, there are no hassles and no waiting – just the answers you're looking for, anytime, night or day.

Log in now to:

Check your benefits
and see what's covered

Look up what you owe
and how much you've paid

Find a doctor in your network

Learn about medical conditions
and treatment options

Access tools and trusted resources
to help you live a healthier life

Getting started

If you already have an account, go to **umr.com** and enter your username and password in the upper-right corner. If it's your first time visiting us, click **New user? Register here** to open an account. Make sure you have your ID card handy and follow the steps to get started.



WANT A QUICK TOUR?

Use the QR code reader on
your smart phone to watch
a short video.

Note: The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.

You don't need a Ph.D. to understand your benefits

We've made it easy to find the top things people want to know. Choose **Benefits & coverage** from myMenu to find out:

- What health care services are covered?
- What's the cost difference between an in-network and out-of-network service?
- What's your deductible, and are you close to reaching it?
- Is there a copayment for your office visit? If so, how much?

Did your dog eat your ID card?

No worries. It's easy to get a replacement online.

Just click **ID card** in the myMenu to see a copy of your card. With a couple more clicks you can have a new card mailed to your home.

Can't wait for the mailman? Print a temporary copy from our desktop site. Or, use your smart phone to view your ID card or fax a copy to your doctor's office.



Claim search

I want to view:

Claims for

- ALL
- Cate Blank (09601945)
- Elisabeth (03121788)
- Samuel Blank (04292802)
- Jessamie Blank (04211207)
- Karyn Blank (07011965)

Claim type

- Medical
- Dental

Time period

- ALL
- Last 30 days
- Last 6 months

Status

- ALL
- Completed
- In-progress
- Denied
- Pre-treatment estimate

Advanced member search

CLAIMS

Need help understanding your health benefits? The Health Insurance 101 video series can help.

Go to YouTube

- Claim search results

Subscriber: Cate Blank, 8993427 | My Favorite Company 78888888
You are viewing: All members, Federal claims, all Claims

- Claim activity Download Print

Filter your results

CLAIM NUMBER	SERVICE DATE	FAMILY MEMBER	PROVIDER STATUS	BILLED AMOUNT	PLAN PAYS	YOU OWE	EOB
1227022218	09/16/13	Karyn	Aba, Jessica - C	\$1,000.00	\$980.00	\$18.00	View
1227022219	09/16/13	Cate	Aba, Jessica - C	\$1,000.00	\$990.00	\$10.00	View
1227022220	09/09/13	Karyn	Aba, Jessica - C	\$500.00	\$500.00	\$10.00	View
1227022221	09/09/13	Cate	Aba, Jessica - C	\$900.00	\$890.00	\$10.00	View
1227022222	09/09/13	Karyn	Aba, Jessica - C	\$800.00	\$790.00	\$10.00	View
1227022223	09/09/13	Cate	Aba, Jessica - C	\$900.00	\$890.00	\$10.00	View
1227022224	09/09/13	Karyn	Aba, Jessica - C	\$700.00	\$690.00	\$10.00	View
1227022225	09/09/13	Cate	Aba, Jessica - C	\$700.00	\$690.00	\$10.00	View
1227022226	09/09/13	Karyn	Aba, Jessica - C	\$600.00	\$590.00	\$10.00	View
1227022227	09/09/13	Cate	Aba, Jessica - C	\$600.00	\$590.00	\$10.00	View
1227022228	09/09/13	Karyn	Aba, Jessica - C	\$500.00	\$490.00	\$10.00	View
1227022229	09/09/13	Cate	Aba, Jessica - C	\$400.00	\$390.00	\$10.00	View
1227022230	09/09/13	Karyn	Aba, Jessica - C	\$400.00	\$390.00	\$10.00	View
1227022231	09/09/13	Cate	Aba, Jessica - C	\$300.00	\$290.00	\$10.00	View
1227022232	09/09/13	Karyn	Aba, Jessica - C	\$300.00	\$290.00	\$10.00	View

Fictionalized data

Buried in paperwork? A single click lets you track all your claims

Check in at your convenience to see if a claim has been processed and what you might owe. Get more details by selecting the explanation of benefits (EOB) link. This will tell you the type of services provided, the amount billed and the amount paid, if any.

You can choose to receive a secure e-mail any time you have a new EOB. If you're not ready to give up paper completely, you can print out copies from our claims center.

Don't be surprised by unexpected costs

- Know the price you'll pay ahead of time. Search treatments or procedures in the **Health cost estimator**.
- Get your in-network discount. Use **Find a provider** to look up doctors and facilities near you.

Helpful apps, calculators, videos and health information all in one place

Choose **Health center** from the myMenu and select the tile shortcuts that interest you.

- Online health information: up-to-date and ad-free
- Our top picks for healthy eating and exercise
- Free tools, apps and calculators

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5

Find a provider

Finding a network provider on umr.com has never been easier

1

Go to **umr.com** and select "Find a provider"



2

Search for **UnitedHealthcare Options PPO Network** using our alphabet navigation or type **UnitedHealthcare Options PPO** into the search box



Find a provider on-the-go using our umr.com mobile site



continued on back »

3

For medical providers, choose **Search for a medical provider**. For behavioral health providers (including counseling and substance abuse) select **View directory of behavioral health providers**.

Before searching for a provider, please view this list of excluded providers.

to [View excluded providers](#)

or [Search for a medical provider](#)

For members accessing Choice Plus Advanced w/ hospital tiering (OHio and Northern Kentucky)

or [View the UnitedHealthcare Directory of Designated Hospitals and Outpatient Surgery Centers](#)

For Behavioral health providers

or [View directory of behavioral health providers](#)

Note: It is not necessary to login to "Live and Work Well" to view the directory, however please be sure to check your member ID card for eligibility verification instructions.

Frequently asked questions

to [How can my provider join the network?](#)



REMEMBER:

Get the most from your benefit plan – use participating network health care providers whenever possible.

UnitedHealthcare Options PPO:

The UnitedHealthcare online provider directories include network hospitals, primary physicians and specialists. The following information is available:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations that highlight physicians by quality of care and cost standards in their specialty
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office



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Understanding your new ID card

WHAT YOU NEED TO KNOW

Have you ever wondered what all that stuff on your ID card really means? Here's a sample of what you might see. Each plan is different.

The number assigned specifically to you to track all of your benefits and claims information.

The number assigned to identify your group health plan.

A list of the family members who are covered under your plan.

Information about your prescription drug plan. Pharmacists use this to process your claims.



Your medical provider network, also referred to as your preferred provider organization (PPO). Going to doctors, clinics and hospitals in your network will save you money.

More on the back

Look for important contact information, including the customer service phone number to call for answers to claims or benefit questions. You can also go to umr.com to check your benefits, claims status, accumulators and eligibility.

Call this number when you have questions about pharmacy benefits.

Call this number **only** when you need medical services and your plan requires prior authorization for those services.



If you're traveling outside your in-network coverage area, look to see if you have access to a regional or secondary network.



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You deserve an explanation



An explanation of benefits (EOB) is not a bill. It simply tells you everything you might want to know about your claims.


Among the more important things included on your EOB are:

- The service you received
- How much the service cost
- How much you may owe, if anything
- A notes section that explains the meaning of any special codes

- A section that shows how close you are to meeting any plan maximums

There is a second page that includes contact numbers if you have questions. It also tells you how to file an appeal if you want a claim decision reviewed.

Page 1



PO Box 30541 Salt Lake City, UT 84130-0541
1-800-626-6761
www.umar.com

CUSTOMER LOGO

Employee: Joe Patient
Employee Address: 1234 W. SUNDRIAN BLVD, SUITE 1200A, SALT LAKE CITY, UT 84145-9876
Member ID: 9876543210
Patient: Joe Patient
Notice Date: 02-15-15
Employer Name: Customer Inc.
Group Number: 123456789

EXPLANATION OF BENEFITS NOTICE – THIS IS NOT A BILL

Provider: Physician, Joe, MD Patient Account: 1234567890 Claim Control Number: 9999999999

Service Description	Details of Service From: To:	Amount Billed	Amount Not Payable	In Net Payable	Less Deductible	Co-Pay Amount	Allowable Amount	%	Plan Benefit Applied	Amount Paid	Provider May Bill You
Emergency Care	02-01-15 02-01-15	\$500.00	\$100.00	900	\$50.00	\$25.00	\$325.00	80	\$260.00	\$260.00	\$140.00
Totals		\$500.00	\$100.00	900	\$50.00	\$25.00	\$325.00	80	\$260.00	\$260.00	\$140.00

Note Section:
990 Provider negotiated discount. You are not responsible for this amount.

Payment To: XYZ Clinic Payment Date: 02-15-15 Payment Amount: \$260.00

Benefit	Benefit Level	Applied To Date
01-01-15	\$200 Out Net Ind Cal Yr Deductible	\$200.00
01-01-15	\$400 Out Net Fam Cal Yr Deductible	\$300.00
01-01-15	\$400 In Net Ind Cal Yr Deductible	\$205.00
01-01-15	\$800 In Net Fam Cal Yr Deductible	\$205.00

The type of service you received

How much the service cost

How much your benefits plan paid

How much you may owe (if anything)

Your code definition

Your plan maximums and how close you are to meeting them



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We've gone mobile

*Access to your health benefits
anywhere, anytime*



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As a UMR member, you can now access your benefit and claim information when you're "on the go" from your mobile device. Just use your mobile browser to log in using the same username and password that you use on our full site. What's even better — we've made it quick and easy! There's no app to download, nothing to install, no waiting.

What's new

Find out about new tools and information to help you live a healthier life.

Log in

Log in here to get instant access to all our mobile inquiry tools.

Find a provider

Need to find a doctor fast? Access an alphabetical listing of network providers.

View, scan or fax your ID card

View your ID card, allow your provider to scan the on-screen bar code for instant access to your benefit information and/or fax a copy to a provider.

Find a provider

Find an in-network provider while you are "on the go".

Simplified navigation

- **Home** – Return to the main menu.
- **Menu** – Display the menu.
- **Gear** – Log out or learn more about UMR and our mobile site.

Need help?

Click the question mark any time you are confused about a term or benefit and get an explanation.

Look up claims

Look up a claim for yourself or an authorized dependent.

Check your benefits

View medical and/or dental benefits, as well as persons covered.

Access account balances

Look up balances for your HRA and flex accounts.



Note: The images above reflect available features within our mobile site. These features may or may not be available to all users depending on your individual and/or company benefits.

Top 10 questions



GO THERE NOW

Use the QR code reader on your smart phone to view our mobile site.

1 What can I do on the mobile site?

You can:

- Find an in-network provider
- Look up claims for yourself or your authorized dependents
- View your medical and dental benefits (if applicable), as well as coverage levels and persons covered
- View your ID card, allow providers to scan the on-screen bar code for instant access to your benefit information and/or fax a copy to a provider
- Look up your account balances for health reimbursement accounts (HRAs) and flexible spending accounts (FSAs) (if applicable)

2 Is it secure?

To protect information between your mobile device and our Web servers, UMR uses strong encryption technologies to protect all exchanges of information via our Web site that are considered private or confidential. We also use rigorous security technologies, including passwords, to make sure that visitors to our Web site, where private or confidential information is available, are authorized to do so. Finally, we employ other measures, including firewalls, intrusion detection and prevention, and Web site monitoring, to protect our systems and networks against any unauthorized access and to ensure that your information is safe and secure.

3 Can my employer or provider use the mobile site to access information about my benefits or claims?

No, our mobile site supports only members at this time. However, your employer and provider have the option to be redirected from the mobile site to the full site.

4 Will your mobile site work on my device?

Our site has been tested on a variety of the devices that are most popular among our desktop users and within the marketplace as a whole. However, due to the vast proliferation of devices throughout the industry, we cannot guarantee that all functions and features can be used on every device.

If you are having trouble accessing or logging into our mobile site, contact the 800 number on the back of your ID card for fastest service. You can also click the Contact us link on the home screen.

5 Is the mobile site bilingual?

No, however we offer help notes in Spanish.

6 Can I still get to the full site from the mobile site?

Yes, you can access the full site, at any time, by touching the Full site link at the bottom of any page.

7 Is the mobile site the same as the full site?


No, to optimize your mobile experience, the display of information on our mobile site is specifically designed for ease-of-use on a mobile device. You will discover a fresh new display with easy-to-understand graphical displays of summary level and detail information at your fingertips. Navigation is easy using simple icons that allow you to go to the Home page or Menu, get help and to log out.

8 What is the URL for the mobile site?

To access our mobile site, you can simply use your mobile browser to go to www.umar.com. When our Web site detects that you are using a mobile device, you will be automatically re-directed to our mobile site.

9 Do I have to download an app to use it?

No, when you are using your mobile device you will be automatically re-directed to our mobile site. Our mobile site is not an "app", there is nothing to download – it's ready for use.

But, what if I want an "app-like" icon on my home screen? If you have an iPhone, you can add an icon to your Home Screen by clicking the  icon and selecting **Add to Home Screen**.

10 Who can use it?

Any member who has registered for online services on umar.com can access the mobile site from a mobile device. If you are not yet registered for online services and want to use the mobile site; just register for online services on our full site at www.umar.com. Once registered, you will automatically be re-directed to our mobile site to log in using your phone.

myHealthcare Cost Estimator (myHCE)

Empowering members to better manage their health care costs



myHealthcare Cost Estimator (myHCE) is an innovative online tool that gives plan members easy access to the personalized information they need to make more informed health care decisions.

It was created specifically for UnitedHealthcare network users and will be available to UMR self-funded customers in those networks.

myHealthcare Cost Estimator provides:

- Estimates based on available fee schedules or contracted rates
- Estimates based on claims averages for a particular provider when fee schedules/contracted rates are not available
- Information that is personalized to calculate out-of-pocket expenses based on each employer's plan and the current benefit status of each member

The four Ps of shopping for health care

myHealthcare Cost Estimator supplies members with a wealth of information before they go to the doctor.

It helps them research:

- Their **PROCEDURE** by providing in-depth information on more than 100 procedures. Members can also create a Care Path – a planned treatment program that may consist of one or more health services for treatment of a condition.
- Their **PROVIDER** by offering quality and efficiency measurements for participating providers that allow members to make more informed decisions. Quality and efficiency measurements are based on the UnitedHealth Premium® program.
- Their **PRICE** by allowing members to compare estimated prices of treatment options. It also helps them evaluate opportunities to reduce their out-of-pocket costs.
- The **PLACE** by helping members locate providers in the area that is most convenient for them. Addresses and directions are also provided for chosen locations.

(Continued on back)



myHealthcare Cost Estimator offers fee schedule-based estimates and calculates a member's most likely out-of-pocket costs.

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Members can compare estimated prices of treatment options and evaluate opportunities to reduce their costs.

Simple and easy to use

With myHealthcare Cost Estimator, searching for personalized health care information is as easy as any online shopping experience.

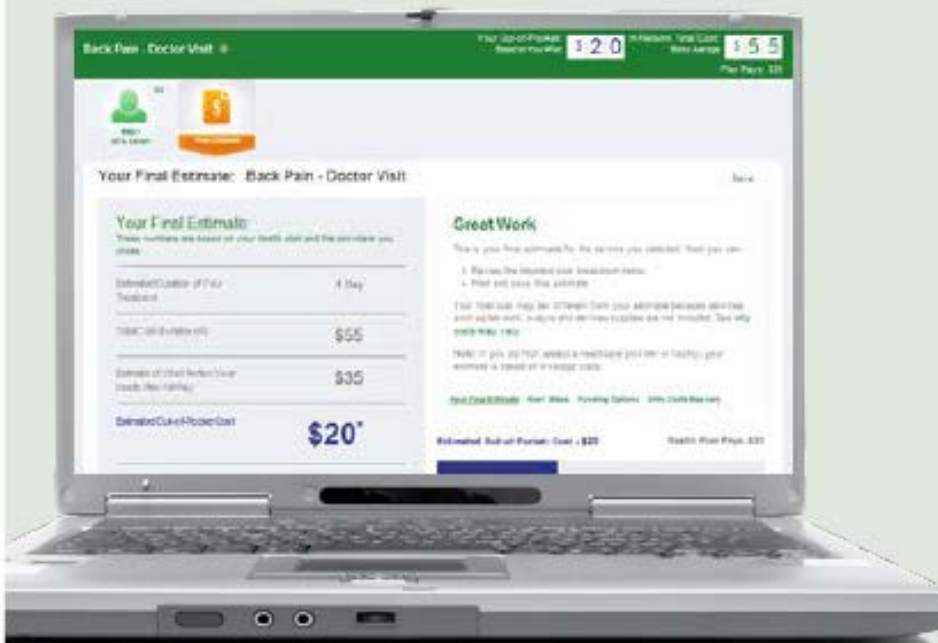
Members can access the tool by going online to their personal UMR member portal. The tool is user-friendly, allowing members to get answers by simply searching a few key words related to their health care needs.

myHealthcare Cost Estimator is also convenient. Members can access it from the comfort of their homes or any other locations with online access.

Helping employers and their members is our goal

UMR and UnitedHealthcare provide employers and their members with the resources to be more in control of their health care. That's why we're focused on helping members maximize the value of their health plans and helping our customers realize savings.

To find out more about myHealthcare Cost Estimator and all of UMR's decision support tools, please contact your UMR representative.



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So many reasons to use Teladoc®



Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. It's an affordable option for quality medical care.

<p>1</p>  <p>Talk to a doctor anytime, anywhere you happen to be</p>	<p>2</p>  <p>Receive quality care via phone, video or mobile app</p>	<p>3</p>  <p>Prompt treatment, median call back in 10 min</p>
<p>4</p>  <p>A network of doctors that can treat every member of the family</p>	<p>5</p>  <p>Prescriptions sent to pharmacy of choice if medically necessary</p>	<p>6</p>  <p>Teladoc is less expensive than the ER or urgent care</p>

GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Ear infection
- Respiratory infection
- Sinus problems
- Skin problems
- And more!

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician

Talk to a doctor anytime!

Teladoc.com
1-800-Teladoc



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Talk to a doctor anytime

Teladoc® gives you 24/7/365 access to U.S. board-certified doctors through the convenience of phone, video or mobile app visits. It's an affordable alternative to costly urgent care and ER visits when you need care now.



MEET OUR DOCTORS

Teladoc is simply a new way to access qualified doctors. All Teladoc doctors:

- Are practicing PCPs, pediatricians, and family medicine physicians
- Average 20 years experience
- Are U.S. board-certified and licensed in your state
- Are credentialed every three years, meeting NCQA standards

GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Sinus problems
- Urinary tract infection
- Respiratory infection
- Skin problems
- And more!

WHEN CAN I USE TELADOC?


Teladoc does not replace your primary physician it is a convenient and affordable option for quality care.

- When you need care now
- If you're considering the ER or urgent care for a non-emergency issue
- On vacation, on a business trip, or away from home
- For short term prescription refills

Talk to a doctor anytime!

Teladoc is just a click or call away!

 Teladoc.com

 1-800-Teladoc



OptumRx quick reference guide



Our website, **optumrx.com** is a fast, safe and secure way to manage your prescription benefits online.

This quick reference guide illustrates how to use the tools and features that will help you manage your OptumRx account and prescriptions:

- Search for drug pricing and lower-cost alternatives
- Refill and renew mail service pharmacy prescriptions
- Transfer your retail prescriptions to our mail service pharmacy
- View your mail service order status and claim history
- Sign up for medication reminders via text message
- View your OptumRx benefits in real time

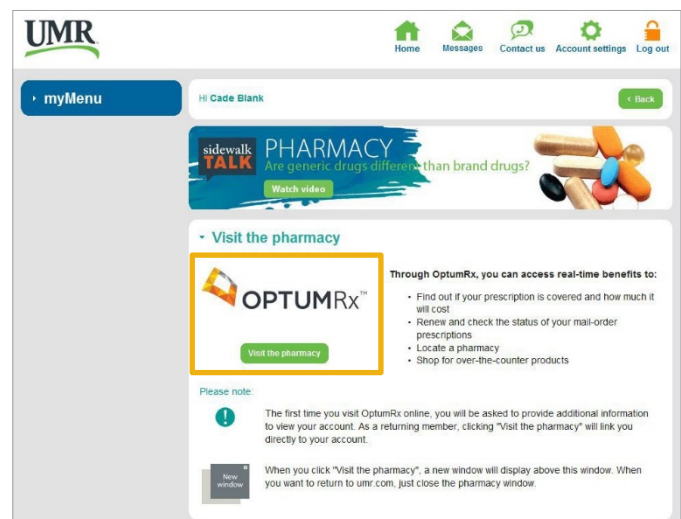
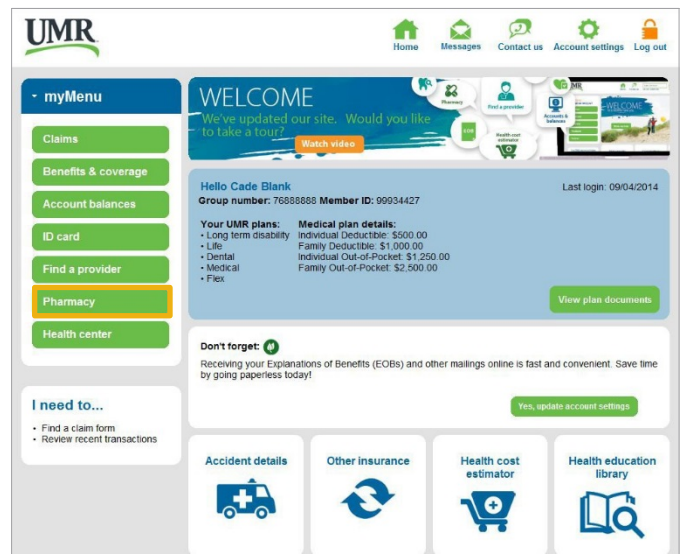
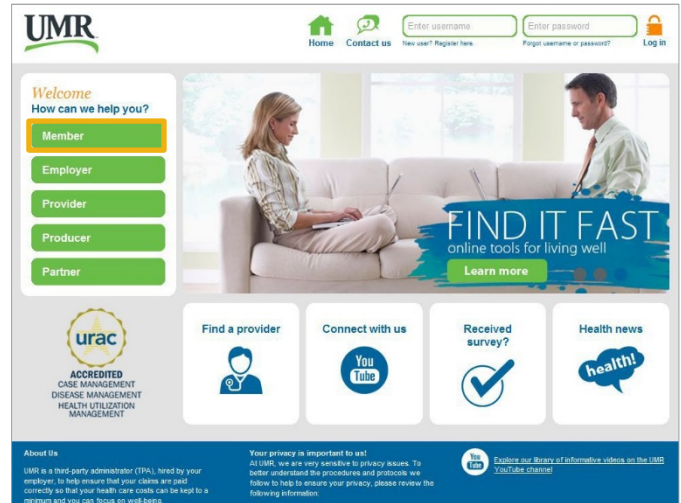
UMR home page

As a UMR member, you can access your prescription information from the UMR website.

Follow these steps to register:

1. Visit **umr.com**.
2. In the left margin menu, select **Members**.
3. Login by entering your username and password in the top right login section. If you have not yet registered for a member account, select **New user? Register here** shown underneath username field.
4. Once successfully registered and/or logged in, select **Pharmacy** from the menu on the left. The website will redirect you to your online services home page.

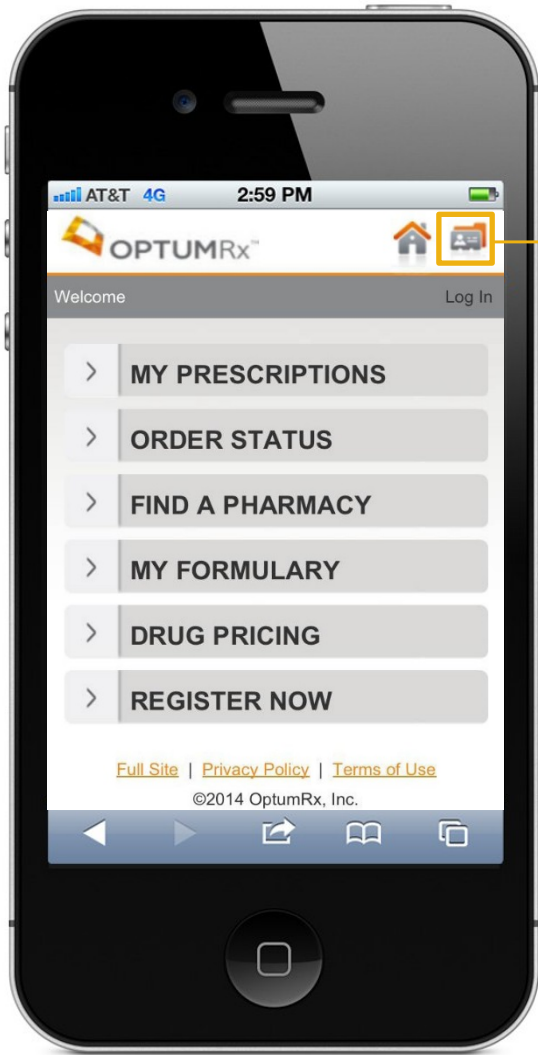
Once on the pharmacy home page, you click on OptumRx or the Visit the pharmacy button to enter **optumrx.com** and begin to take advantage of the many tools and features that will help you manage your pharmacy benefit. On your first visit, you will also need to register at **optumrx.com** — just follow the simple instructions.



Mobile website

Use your smartphone to access the mobile website, **m.optumrx.com**.

The mobile website lets you manage your prescription benefits from your smartphone. You can order refills, check your order status, set up medication reminders and more — anytime, anywhere. It's perfect for people on the go.



Mobile website

Use your smartphone to access our mobile website where you can:

- Request prescription refills
- Check order status
- Locate a retail pharmacy
- Search your plan's formulary
- Register via our mobile website



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OptumRx specializes in the delivery, clinical management and affordability of prescription medications and consumer health products. We are an Optum™ company — a leading provider of integrated health services. Learn more at **optum.com**.

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