



Endowed Prescription Drug Coverage

COVID-19 Guidance

Learn about health plan benefits, including telemedicine and telecounseling, available to Cornell benefits-eligible employees.

[Special Benefit Considerations During Covid-19](#)

[Additional COVID-19 Information](#)



If you participate in any of the endowed health care plans, you are covered by the OptumRx prescription drug program. The OptumRx retail pharmacy network includes more than 68,000 participating pharmacies nationwide, including national pharmacy chains and independent community pharmacies. You have the option of purchasing a prescription both inside and outside the broad network of pharmacies; however, you'll pay more at non-participating pharmacies. Call Member Services at (866) 533-6977 or log on to the [OptumRx website](#) to find out if your pharmacy is in the network.

Purchasing Medication

You need to use your OptumRx card for all of your prescription drug purchases. Aetna will not be authorized to service your claims at the pharmacy counter or by mail order. Remember, you will still need to use your Aetna card to receive all other medical services.

If you purchase a prescription from a participating provider but do not have your OptumRx ID card to present to the pharmacist, you can still pay the applicable copay. Be sure to let the Pharmacist know that OptumRx is the insurer. Tell the Pharmacist:

- Employee ID or SSN#
- BIN: 610011
- PCN: IRX
- RxGroup: PURCORNEL

If you do not provide this information, you will pay more because OptumRx will reimburse you the contracted rate less the applicable copay. In addition, you'll need to submit a claim form to OptumRx to receive reimbursement.

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Forms & More Information

- [OptumRx Home Delivery Form](#) (pdf)
- [OptumRx Home Delivery Information](#) (pdf)
- [OptumRx Formulary](#) (pdf) *Effective 7/1/2021; where differences between this formulary and your benefit plan exist, the benefit plan documents rule.*
- [Notice of Creditable Coverage](#) (pdf): prescription drug coverage with your endowed health plan and Medicare

To submit an OptumRx Reimbursement Claim Form (*note: reimbursement rate is contracted rate less applicable copayment*):

- **File Electronically:**
 - Go To: https://www.optumrx.com/content/rxmember/default/en_us/angular-free/optumrx/landing.html
 - Under Information Center – Select Forms
 - Click Online Claim Form – Click Eform – Start New Request
- **Submit via Paper Form:**
 - [Download OptumRx Claim Form](#) (pdf)
 - Complete, sign/date, include documents and make copies for your records
 - Mail to: OptumRx Claims Department, P.O. Box 29044, Hot Springs, AR 71903

2020/2021 Prescription Drug Plan Co-Pays

(*note: no changes from 2020*)

Tier One: Covered generic drugs		
Tier Two: Covered brand-name drugs on OptumRx Formulary		
Tier Three: Covered brand-name drugs not on OptumRx Formulary**		
Plan Features	In-Network Coverage (Preferred Benefit Level)*	Out-of-Network Coverage (Non-Preferred Benefit Level)
Retail Pharmacy (including insulin)	Tier 1: \$5; Tier 2: \$30; Tier 3: \$50 Up to 30 day supply	Contracted rate less the applicable copay Up to 30 day supply
Home Delivery Choices Cornell Health Pharmacy on Cornell Campus for safe and secure delivery Or Delivery to your home	Tier 1: \$10; Tier 2: \$60; Tier 3: \$90 Up to 90 day supply renewable up to a year for maintenance/specialty meds.	Not covered

*H S A Plan covers deductible, then copay (except preventive meds) **Some medications are excluded and alternative

medications are available, check with your physician

Contraceptive Coverage for 2020/2021

(note: no changes from 2020)

Prescription Contraceptives	CPHL, WCM-PPO, H S A	CPHL, WCM-PPO, H S A
	In-Network	Out of Network
Oral contraceptives, Barrier methods (i.e. diaphragm),	\$0 copay for generic or single source brand ***	Contracted rate less the applicable copay
Over the Counter Contraceptives: Female condom, sponge, spermicide, Plan B and ella (Prescription required)	Same as above for contraceptives	Same as above for contraceptives

***If not a generic or single source brand, refer to the above OptumRx tier schedule for the 2nd or 3rd tier copays. If your doctor determines that the generic or single source contraceptive would be medically inappropriate, they can prescribe a medically appropriate multisource contraceptive.

Note: Contraceptives that are injectable or implantable continue to be covered under the Aetna medical plans as part of the office visit. Under CPHL, WCM-PPO, H S A, the visit is covered at 100% in-network.

Home Delivery or On-Campus Pickup at Cornell Health's Pharmacy

Fill a 90 day supply of your long term or maintenance medications through OptumRx's Home Delivery or Cornell Health Pharmacy. **Home Delivery:** Let your doctor know that you have a home delivery prescription drug program and that you would like to have the maximum supply of medication (usually 90 days) plus refills for up to one year. You may [mail your prescription\(s\) to OptumRx](#) or ask your physician to fax it or send it electronically to OptumRx. Be sure to allow at least 14 days from the time OptumRx receives your prescription(s) for your order to arrive. **Cornell Health Pharmacy:** Ask your clinician to "ecribe" your 90-day prescription to the Cornell Health Pharmacy (listed as "Cornell – zip code 14853" in the Surescript network). You can indicate when you would like to pick up your prescription by logging in to Cornell Health's secure patient portal (mygannett.gannett.cornell.edu) and selecting Messages and Pharmacy Services > New Message > Ask a Pharmacist. You will receive a message from the pharmacy when your prescription is ready for pick-up.

Prior Authorization

Some medications are covered by your plan only for certain uses and require authorization before purchasing. The pharmacy will let you know if your health plan requires additional information. You or the pharmacy can then ask your doctor to call a special toll-free number. This call will initiate a review that typically takes 1 to 2 business days.

Once the review is complete, OptumRx will notify you and your doctor of the decision. You always have the right to appeal any decision.

OptumRx Mobile App

For easy on-the-go access to your personalized health information, download the mobile app. You'll need your member ID number to set up your account.

- [Optum Rx App Flyer](#) (pdf)



OptumRx Website

Create an account on the [OptumRx website](#) to check drug information and your coverage. Have your member ID card ready to create your account. There are many convenient tools on the site to help you manage your prescription drugs.

- [Optum Rx Digital Tools Flyer](#) (pdf)

Specialty Pharmacy Prescriptions

If your treatment plan calls for specialty medications, you will fill your prescription exclusively through [Optum Specialty Pharmacy](#) (pdf). Optum Specialty Pharmacy is focused on providing you with the best possible care while you undergo specialty medication treatment. You will pay the applicable Home Delivery Copay. Optum Specialty Pharmacy can deliver your medication to your home or you can direct delivery to the Cornell Health Pharmacy on Cornell's Ithaca Campus. (refer to the Home Delivery Section above). Optum Specialty Pharmacy offers highly personalized service for chronic and complex conditions such as multiple sclerosis, rheumatoid arthritis, cancer, and others. Member services is available Monday through Friday, 8:30 a.m. to 5:00 p.m. A clinician is always available, 24 hours a day, 7 days a week, for emergency on-call services. Call Optum Specialty Pharmacy at (844) 265-1761 or visit: specialty.optumrx.com.

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There may be additional limits on quantity or authorizations needed for medications you are taking. On or after January 1, 2021, you can find more information at <https://www.optumrx.com/public/landing>

If you have questions about your prescription drug coverage, contact OptumRx Member Services at (866) 533-6977.