

Transitioning to Optum Rx

We're pleased to announce **that beginning January 1, 2026**. **Yeshiva University's** prescription benefit will be managed by Optum Rx.

With Optum Rx, you'll have access to:

- **Convenient Home Delivery services.** You'll be able to have up to a 90-day supply of most maintenance medications delivered directly to you. Maintenance medications are those taken to treat ongoing conditions, such as high blood pressure, high cholesterol, or diabetes.
- **A large network of participating retail pharmacies.** Optum Rx has a network of independent and chain pharmacies nationwide. **Beginning January 1, 2026**, visit www.OptumRx.com to locate a network pharmacy.
- **Helpful resources on the Optum Rx website and Mobile App.** Online resources at www.OptumRx.com will allow you to:
 - ✓ Order prescription refills, renewals and check your order status
 - ✓ Transfer retail prescriptions to Home Delivery for convenience and potential savings
 - ✓ Enroll in Worry-Free Fills to conveniently receive Home Delivery medication automatically
 - ✓ Discover possible ways to save money on medications, such as using generics and Home Delivery
 - ✓ Receive time-sensitive medication-related alerts on your personalized pharmacy care profile
 - ✓ Look up information about your medications and your prescription drug benefit
 - ✓ Ask a pharmacist questions anytime, day or night
 - ✓ View a financial summary of your prescription expenses, especially valuable at tax time
 - ✓ Review your prescription history to share with your doctor
- **Optum Rx Customer Service Representatives** to assist with questions about your benefit or orders beginning **January 1, 2026**.
- **Specialist pharmacists, who each have expertise in the medications that treat a single condition, such as high blood pressure, asthma, diabetes, or cancer.** Specialist pharmacists at Optum Rx can answer your questions about how your medications work with each other and to make them work best for you. Since they know how your plan works, specialist pharmacists can also advise you on potentially reducing your medication costs.

Transitioning to Optum Rx - Frequently Asked Questions

This document will address the most common questions asked regarding transitioning prescription benefits to Optum Rx.

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GENERAL INFORMATION

Q: When do we become active with Optum Rx?

A: Effective **January 1, 2026**, Optum Rx will begin providing retail and Home Delivery prescription drug benefits for Yeshiva University members.

Q: What is the Optum Rx Customer Service phone number and what are the hours of operation?

A: Optum Rx Customer Service is available 24 hours per day, 7 days per week and can be reached at **1-855-201-8925** beginning **January 1, 2026**.

Q: I am going on vacation. Can I get an additional supply of medication?

A: Yes. To receive an extended supply of medication, call Customer Service at **1-855-201-8925**.

Q: Can I receive an extended supply of medication if I am traveling outside the United States?

A: Yes. You can receive an extended supply of medication from Optum Rx, if it is indicated on your prescription. You will be responsible for the copayment associated with an extended supply. For more information, call Customer Service at **1-855-201-8925**.

WELCOME MATERIALS

Q: Will there be new member ID cards?

A: Yes, you will receive your new member ID card from Optum Rx in late **December**. Please note that the member ID card will cover all your dependents. Beginning **January 1, 2026**, please show your new member ID card to your pharmacist when filling a prescription for yourself or a covered family member. You'll also be able to access your member ID card anytime from your Smartphone if you download the Optum Rx Mobile App.

Also, a convenient feature on www.Optum Rx.com allows you to print a temporary prescription ID card for use at a participating retail pharmacy. The temporary card isn't intended to replace your retail prescription card. If you need to order a permanent replacement card, please contact Optum Rx Customer Service, starting January 1, 2026.

OPTUM RX WEBSITE AND MOBILE APP

Q: How do I register with the Optum Rx website?

A: Beginning **January 1, 2026** visit www.Optum Rx.com to register. You will be asked to provide your member ID number, name, date of birth, and zip code to create an account.

Q: What can I do on the Optum Rx website?

A: Beginning **January 1, 2026**, you can visit www.Optum Rx.com to;

- Get information about your plan.
- Find participating retail pharmacies near you.
- See how much certain medications will cost.
- Quickly refill Home Delivery prescriptions online.
- Receive timely medication alerts.
- Find potential lower-cost options available under your plan.
- Ask questions of a pharmacist online.

Q: How do I download the Optum Rx Mobile App?

A: Visit your Smartphone's or tablet's market or store and search for "Optum Rx". It's free to download and use.

Q: What can I do on the Optum Rx Mobile App?

A: Beginning **January 1, 2026**, you can use the mobile app to;

- View your medications and set reminders for when to take them.
- Stay on top of medication refills. See when refills are due, get refill reminders and quickly contact your pharmacy.
- Show your doctor exactly what medications you are taking.
- Pull up your medication history anytime.
- Learn about medication side effects and interactions.
- Find network pharmacies by ZIP code or location, then check and compare current prescription prices.
- Have one-touch access to your electronic pharmacy ID card.
- Order refills from Home Delivery.
- Check for lower-cost prescription options available under your plan.

PHARMACY COVERAGE

Q: How do I maximize my prescription drug coverage benefits?

A: The following will help to maximize your prescription drug coverage benefits:

- Use generic drugs whenever possible.
- If you are taking a brand-name drug that is **not** on your formulary, ask your doctor if a formulary drug or a generic would be right for you.
- Use your Home Delivery program for maintenance medications. Maintenance medications are prescription drugs that you take regularly to treat ongoing conditions like diabetes, high blood pressure and asthma. You can usually save time and money by using the Optum Rx Pharmacy to fill your maintenance medications.
- Use participating local pharmacies to fill your short-term prescriptions. For example, your doctor might prescribe a 15-day medication for an infection. You should always get these types of medications from a participating local pharmacy.

Q: Are generics safe?

A: Yes. Generic drugs, like brand-name drugs, must meet established FDA standards of quality and purity to help ensure their safety and effectiveness, and they usually cost less. Generic versions have the same active ingredients as their brand-name counterparts, and they are equal in strength and dosage. Sometimes drug manufacturers use different inactive ingredients, such as fillers and dyes, which affect a drug's shape, color, size, or taste.

Q: Why should I consider generics or preferred brand-name drugs?

A: You can save money by taking generics or preferred brand-name drugs because they usually cost less under your plan than non-preferred brand-name drugs. Many new generics have become available over the past year. If you're taking a non-preferred drug, ask your doctor whether a lower-cost option would be right for you.

Q: How do I know whether my medication is covered?

A: The plan's formulary or list of preferred medications will be available during open enrollment. To find coverage and pricing details online, and to find out if your medication has a generic equivalent, beginning **January 1, 2026**, visit our member website www.OptumRx.com or contact customer service at **1-855-201-8925**.

Q: Will there be changes to my plan's list of preferred drugs?

A: Yes, effective **January 1, 2026**, your plan's formulary (a list of preferred medications) will change. As a result, some preferred medications will become non-preferred, and vice versa. Beginning **January 1, 2026**, register at www.OptumRx.com to find out which medications are preferred. If you are taking a brand-name drug that is about to become non-preferred, you want to talk to your doctor about a lower-cost option.

- **Preferred** (or formulary) medications are on the formulary and cost less than non-preferred medications. This list of drugs is determined based on the advice of pharmacists and a group of independent doctors.
- **Non-preferred** (or non-formulary) medications are not on your list of recommended drugs and cost you more.

HOME DELIVERY

Q: What is the Optum Rx Home Delivery service?

A: **Optum Rx Home Delivery** is a delivery service available as part of your prescription drug plan, effective **January 1, 2026**. With Optum Rx Home Delivery, you'll save when you fill your long-term prescriptions for up to a 90-day supply.

Q: How can I start using the Optum Rx Home Delivery service?

A: To get started using the Optum Rx Pharmacy for medications you take on an ongoing basis, ask your doctor to write a prescription and send to Optum Rx for up to a 90-day supply, plus refills for up to 1 year (as appropriate). To fill the prescription:

- After **January 1, 2026**, call Optum Rx toll-free at **1-855-201-8925**. You will need to have your prescription number handy when you call.
- After **January 1, 2026**, order through the Optum Rx website after registering at www.OptumRx.com.

Q: Is there an additional charge for shipping and handling through Home Delivery?

A: Medications are shipped via standard service at no cost to you. Express shipping is also available for an additional fee.

Q: How soon will I receive my Home Delivery prescription, and how can I check the status of my order?

A: Orders are usually processed and mailed within 72 hours of receipt. Please allow 10 days from the day you mail in your prescription. After **January 1, 2026**, you can check on the status of your order by logging on to the member website at www.OptumRx.com. Or you can call Customer Service and use the automated system. If you're a first-time visitor to the website, take a moment to register. Have your member ID number handy.

Q: How do I pay for my Home Delivery prescriptions?

A: You can pay by check, e-check, money order or credit card. If you prefer to use a credit card, you have the option of joining Optum Rx's automatic payment program by calling **1-855-201-8925** or by enrolling online. If you currently use a credit card for your Home Delivery prescriptions, you'll need to contact Optum Rx with your credit card information, as this information can't be transferred.

OPEN REFILL & PRESCRIPTION TRANSFER INFORMATION

Q: Will I need to obtain a new prescription?

A: If you have refills remaining with your current Home Delivery pharmacy, you will need to get a new prescription. You will be able to set up an account with Optum Rx Home delivery and have your provider send a new prescription to Optum Rx Home Delivery.

For retail prescriptions, in most cases, you should see no changes. Most major drugstores participate in the Optum Rx retail pharmacy network, and you should be able to continue obtaining your refills as you do today. Starting **January 1, 2026**, present your new member ID card to the pharmacist when filling a prescription for you or a covered family member. This member ID card will cover all your dependents.

SPECIALTY MEDICATIONS

Q: What is a Specialty Medication?

A: Some prescription drugs are called “specialty medications.” Specialty medications are used to treat complex, chronic health conditions like Multiple Sclerosis or Rheumatoid Arthritis. These medications usually must be stored or handled in special ways.

Q: I currently use a specialty medication that I get through the mail. How do I continue to fill my specialty prescription?

A: If you are due a refill within the first few days in January, please request a refill from your current Home Delivery provider at least 2 weeks before your supply runs out. **Optum’s Specialty Pharmacy** will work directly with members and their prescribing physician to transition pharmacy delivery services. A patient-care representative will work with your doctor for you and will call you back to arrange for delivery of your medications on a day that is convenient for you.

Q: Is there an extra cost to use Optum’s Specialty Pharmacy services?

A: No, Optum’s Specialty Pharmacy is part of your prescription drug benefit.

Q: Can I order all my medications from Optum’s Specialty Pharmacy?

A: No, Optum’s Specialty Pharmacy dispenses only specialty medications.

PRIOR AUTHORIZATIONS

Q: What is a coverage review or prior authorization?

A: Yeshiva University uses coverage management programs to help ensure you receive the prescription drugs you need at a reasonable cost. Coverage management programs include prior authorization, step therapy and quantity duration. Each program is administered by Optum Rx to determine whether your use of certain medications meets your plan’s conditions of coverage. In some cases, a coverage review may be necessary to determine whether a prescription can be covered under your plan.

On or after **January 1, 2026**, if your prescription requires prior authorization, you or your doctor can initiate the prior authorization review by calling Optum Rx at **1-855-201-8925**. Optum Rx will inform you and your doctor in writing of the coverage decision.

Q: Will my Prior Authorization (PA) information transfer to Optum Rx?

A: Yes, any existing Prior Authorizations will be transitioned to Optum Rx.

Q: Can I find out ahead of time if a medication needs a coverage review?

A: Yes. Medications that require prior authorization are indicated on the Optum Rx formulary as well as online, starting **January 1, 2026**. Or you can call customer service at **1-855-201-8925** on or after **January 1, 2026**.

PRIVACY INFORMATION

Q: Who has access to my prescription information?

A: Optum Rx has a strong commitment to your privacy. Optum Rx has established effective administrative and technical safeguards to protect the confidentiality of your prescriptions and other information and to secure this information from unauthorized or improper access, disclosure or use. In addition, Optum Rx does not sell individually identifiable information nor lists of members and their covered dependents to outside companies for solicitation or marketing purposes.