The Ancillary Charge Program

Guiding you to lower-cost generic medication options while ensuring choice and access.

We want to help you make the best care decisions for yourself and your family. The Ancillary Charge Program does just that – it helps you save on the prescription drugs you and your family need, while allowing you to choose the medications you and your doctor feel are right for you.

The Ancillary Charge Program encourages you to save money by choosing generic medications that offer the greatest value – with the same results.

How the program works.

Often there are several prescription drugs that treat the same condition. Some cost much more than others, even though they share the same ingredients or work the same. The Ancillary Charge Program guides you to these lower-cost generic options so you can save money by lowering your out-of-pocket costs while treating your condition.

When you present a prescription at a pharmacy for a brand-name drug, and a generic is available, the pharmacist will tell you about your lower-cost options.

- **If you choose the generic** – you will pay the copayment or coinsurance with no additional ancillary charge

- **If you choose the higher-cost brand** – you will pay the copayment or coinsurance, plus the cost difference between the brand-name and generic drug. This is the ancillary charge.

An example.

Ancillary charges are calculated based on the difference in the drugs' costs. In the example below, the difference between the brand medication and the generic medication is $165 ($200 - $35 = $165).

Type of medication	Cost of medication	Copayment/ Coinsurance	Ancillary charge	Total amount you pay
Brand medication	$200	$10 (Tier 1)	$165	$175
Generic equivalent medication	$35	$10 (Tier 1)	$0	$10

With the Ancillary Charge Program, you can choose either the higher-cost brand or generic equivalent option, but you will pay the difference in cost between the two, plus the lower-tier copayment or coinsurance. In this example, you would pay $165 + $10 = $175 for the brand-name medication.

UnitedHealthcare®

More about the Ancillary Charge Program.

If I have tried a generic medication with poor results, and my doctor puts me back on the higher-cost brand medication, must I still pay the ancillary charge?

If you tried the generic medication and had a bad reaction, allergy or sensitivity to the drug, you can request the brand. You are still responsible for paying the cost difference between the brand and generic option, as well as the copayment or coinsurance.

What if the doctor wrote the prescription for the higher-cost medication and requested it to be dispensed as written (DAW)?

Ancillary Charge would be applied to both member- (DAW2) and physician-requested (DAW1) prescriptions when a lower-cost alternative is available.

Exceptions: North Carolina and Washington due to state regulation; Ancillary Charge will only apply for member requested brands (DAW2) and not physician (DAW1). New Jersey; Ancillary charge program is not currently implemented.

Pharmacy benefit information.

To learn more about how much you can save by switching to a generic medication:

Call Customer Care

Call the toll-free phone number on your health plan ID card. We can answer questions about your pharmacy benefit plan, including lower-cost medications and mail service.

Visit myallsavers.com

Log in and click on "Manage My Prescriptions," to find more information about your medications and your pharmacy benefit plan.

Talk to your doctor

You and your doctor make decisions about your medications, so we encourage you to discuss generic options that also treat your condition.

UnitedHealthcare®