

## OR Contraception Coverage under Fully Insured Policies

UnitedHealthcare provides contraceptive coverage benefits that include at least one form of contraception in each of the methods (currently 18) that the FDA has identified in its current Birth Control Guide. Prescription Drug Products prescribed by a Physician or clinical pharmacist to prevent conception include FDA approved contraceptive methods such as diaphragms, cervical caps, contraceptive rings, contraceptive patches, oral contraceptives (including emergency contraceptive pills), injectable hormonal contraceptives (self-administered and/or provider administered) and physician prescribed over-the-counter drugs as required by law. These services are provided at no cost share.

Benefits also include voluntary sterilization procedures, including the consultations, examinations, procedures, and necessary medical services received on an outpatient basis at a Hospital or Alternate Facility or in a Physician's office. A cost share may be required.

UnitedHealthcare may use reasonable medical management techniques to control costs and promote efficient delivery of care such as covering generic drugs without cost and imposing cost sharing on equivalent Brand-name drugs. We will accommodate any individual for whom a particular drug would be medically appropriate. If the Brand-name contraceptive drug with the generic equivalent is Medically Necessary, it may be Pre-Authorized by us without cost sharing for the Medically Necessary Brand-name contraceptive drug.

Additional information regarding these benefits and the cost share for each can be found in your benefit plan documents.