

Prescription Plan Options 2026



Search for in-network UMR/UHC providers at www.umar.com	PPO NWD	HDHP 1	HDHP 2 (Min. Value)
Prescription Drugs	Deductible does not apply	Deductible applies to Medical and RX	Deductible applies to Medical and Rx
Retail <i>Up to a 34-Day Prescription</i>	\$15 copay /generic 30% coinsurance /brand (\$40min/\$75max)	Deductible, then Plan pays 80%; Member 20%	Deductible, then Plan pays 100%
Express Scripts National Pharmacy Network	Nationwide network which includes Walmart, Meijer and more. (Walgreens is excluded.)		
Mail Order or Smart90 <i>Up to 90-Day Prescription</i>	\$30copay/generic \$75copay/brand	Deductible, then Planpays80%;Member20%	Deductible, then Planpays100%
Express Scripts Home Delivery or Smart90 Standard Pharmacy Network	Long-term maintenance medication up to 90-day supply filled either through Express Scripts Home Delivery or a Smart90 Standard retail pharmacy which includes Walmart, Meijer and more. (CVS and Walgreens are excluded.)		
Specialty <i>Up to 34-Day Prescription</i>	Coinsurance (\$150min/\$300max)	Deductible, then Planpays80%;Member20%	Deductible, then Planpays100%