



Update to your Prescription Drug List for Iowa 2026 Individual & Family plans*

We are here to help you get ready for changes to your Prescription Drug List (PDL), renewing on 1/1/26.

We re-evaluate the PDL to help manage costs for both you and UnitedHealthcare. When making changes, we consider a medication's overall value, which is based on factors such as a medication's effectiveness, safety, cost, and the availability of alternative medications to treat the same or similar medical condition.

This guide will help you understand which medications are changing and if you need to talk to your health care provider before you refill your medication. You may experience a medication changing tiers or a medication no longer being covered. We also add medications to the PDL to give you more options.

You can access your coverage information by going to the following link or through your member portal: member.uhc.com/myuhc.

To view the complete list of all medications, visit the **2026 Prescription Drug List**

*Also referred to as UnitedHealthcare Individual & Family ACA Marketplace plans.
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Your plan

This is an overview of each tier on your plan.

Tier	Cost-share	Includes
1	\$0	\$0 cost-share Medications available at no cost to you, which includes preventive medications
2	\$	Lower cost-share Medications that offer the highest overall value , which includes preferred generic medications
3	\$\$	Mid-range cost-share Medications that provide good overall value , which includes preferred brand-name and non-preferred generic medications
4	\$\$\$	Higher cost-share Medications that provide lower overall value , which includes non-preferred brand-name and non-preferred generic medications
5	\$\$\$\$	Highest cost-share Medications that provide the lowest overall value , which includes most specialty medications

Which medications are changing coverage that require me to take action before my first refill in 2026?

Find your medication in this list to learn about upcoming changes. If you find your medication in this list, review the next section called “What should I do if coverage of my medication is changing?” Depending on the type of change, we provide a list of other medication options when available. These are suggestions only. Only you and your health care provider can make decisions about how to manage your health.



What should I do if coverage of my medication is changing?

Type of change	What is happening?	What should I do?
Exclusion	These medications are no longer covered by your plan.	<p>Ask your health care provider if covered medications may work for you.</p> <p>To continue taking your medication, you can pay the full cost of the prescription and the amount you pay will not count toward any deductible or out-of-pocket maximum you may have.</p>
Higher tier	Medications moving to a higher tier are still covered by your plan but may result in a higher cost share. Your plan covers other medications to treat your condition that may be a lower cost to you.	To save money, ask your health care provider about other medication options.
Non-formulary	These medications are no longer covered by your plan. Your plan covers other medications to treat your condition.	<p>Ask your health care provider if covered medications may work for you.</p> <p>To continue taking your medication, you or your health care provider can ask us for a prior authorization or exception. If approved, your medication will be covered at the second highest tier.</p>
Prior authorization	These medications now require a prior authorization (PA) to be sure this medication is most appropriate for your condition. You need approval before you refill your prescription.	To continue taking your medication, you or your health care provider can ask us for a prior authorization or exception.



What should I do if coverage of my medication is changing? (cont.)

Type of change	What is happening?	What should I do?
Quantity limits	Your drug has a new quantity limit or the limit has changed. Quantity limits are updated based on medical guidance and Food and Drug Administration (FDA) recommendations to ensure medications are used appropriately.	If you are taking a medication that exceeds the new quantity limit, you or your health care provider can ask us for an exception to cover the additional amount.
Rx to medical	These are drug(s) that will no longer be covered under your pharmacy benefit, but may be covered under your medical benefit.	Talk to your health care provider to receive this drug through your medical benefit or to suggest other options for a drug that is covered by your pharmacy benefit.

How can I get a medication that requires a prior authorization or an exception?

Optum Rx, our Pharmacy Benefit Manager, processes prior authorization and exception requests on behalf of UnitedHealthcare Individual & Family plans. Contact your health care provider to submit a request. Health care providers can submit a request:

- **Online:** professionals.optumrx.com/prior-authorization.html
- **Phone:** 1-800-711-4555

The request should include the diagnosis, medication history, clinical justification, medical records/lab tests as needed and other supporting information. If information is missing, Optum Rx will contact your health care provider and request additional information. If you need help, you can also start a request at myuhc.com/exchange or by calling the member services number on your health plan ID card, and we can contact your health care provider for information to help process the request.



Need more information about your pharmacy drug coverage and costs?

Visit myuhc.com/exchange. You can also call the phone number on your health plan ID card. Health care providers can visit uhcprovider.com/exchange.

Medications added to the PDL

We are giving you more medication options to treat your condition by adding more drugs to the PDL.

Medication	Tier	Coverage rules or limits*	Other covered products
Brukinsa	5	PA, QL	Calquence and Imbruvica are also Tier 5-PA, QL
Calquence	5	PA, QL	Brukinsa and Imbruvica are also Tier 5-PA, QL
Dabigatran	3	QL	
Gilotrif	5	PA, QL	
Kisqali	5	PA, QL	Ibrance and Verzenio are also Tier 5-PA, QL
Kisqali femara	5	PA, QL	Ibrance and Verzenio are also Tier 5-PA, QL
Lynparza	5	PA, QL	
Norditropin	4	PA, QL	Omnitrope is also Tier 4-PA, QL
Novolog flexpen	1	QL	Humalog and insulin lispro are also Tier 1, QL
Novolog flexpen relion	1	QL	Humalog and insulin lispro are also Tier 1, QL
Novolog mix flexpen	1	QL	Humalog and insulin lispro are also Tier 1, QL
Novolog mix flexpen relion	1	QL	Humalog and insulin lispro are also Tier 1, QL
Novolog mix vial	1	QL	Humalog and insulin lispro are also Tier 1, QL
Novolog mix vial relion	1	QL	Humalog and insulin lispro are also Tier 1, QL
Novolog penfill	1	QL	Humalog and insulin lispro are also Tier 1, QL
Tagrisso	5	PA, QL	
Tolvaptan (generic samsca)	4	PA, QL	
Truqap	5	PA, QL	Piqray is also Tier 5-PA, QL
Xtandi	5	PA, QL	Erleada and Nubeqa are also Tier 5-PA, QL

Medications moving to a lower tier

These medications are moving to a lower tier. Using lower-tier medications can help you pay the lowest out-of-pocket cost.

Medication	Tier	Coverage rules or limits*
Tetrabenazine	4	PA, QL

*PA=Prior authorization; QL=Quantity Limit

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Medications moving to a higher tier

Medications moving to a higher tier are still covered by your plan, but may result in a higher cost share. Your plan covers other medications to treat your condition that may be a lower cost to you.

What you can do: To save money, ask your health care provider about other medication options.

Medication	Lower-cost option(s)
Clobetasol sol 0.05%	Fluticasone cre 0.05%, Mometasone cre 0.1%, Triamcinolone cre 0.1%

Non-formulary

These medications are no longer covered by your plan. Your plan covers other medications to treat your condition.

Medication	Lower-cost option(s)
Amjevita inj 40/0.4ml (amgen)	Adalimumab-adaz, Adalimumab-adbm (bi), Amjevita (nuvaila), Hadlima



Additional coverage requirements or limits such as quantity limits may apply.

All branded medications are trademarks or registered trademarks of their respective owners.

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