

Hanover Claims

First Fill® program

Risk-free program ensures claimants get the medication they need when they need it

For claimants, carriers, employers, and even pharmacies, the initial prescription first fill can be a challenge. With our robust First Fill program, claimants receive a 5-, 10- or 15-day supply of their medications with no out-of-pocket expense prior to the first notice of injury. Filled according to the client-authorized limited formulary and at the Optum-contracted rate, these first fill prescriptions are captured in network. In addition, any future transactions will be automatically indexed through our retail network at the point of sale, ensuring network rates.

Most importantly, if a claim is denied or not reported, we accept the risk for that first fill. Our clients are only invoiced if and when appropriate eligibility documentation for that injury is received.

A seamless process

- First Fill cards in English and Spanish can be made available through employer human resource departments, claims adjusters/clinicians, and first report of injury coordinators
- Claims adjusters/clinicians can also enter basic claimant information into VitalPoint®, our online claim and report management tool, to generate a First Fill card
- Claimants have access to both electronic and physical pharmacy cards
- Educational materials are provided to both employers and pharmacies to help claimants understand how to use the our pharmacy program

With the Optum First Fill program, the pharmacy can confidently provide medications, and you can rest assured that your employee is getting the medication needed at in-network rates. Plus, you pay nothing if the claim is denied or not reported.



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