

# Here's an overview of your CVS Caremark benefits.

## Regular Enhanced Plan

If you have any questions about your prescription plan or costs, call us at 1-877-430-8633. We can help anytime after your plan starts. For TDD assistance, please call 1-800-863-5488.

	<b>CVS Caremark Retail Pharmacy Network</b> (Up to a 30-day supply)	<b>CVS Caremark Mail Service Pharmacy or CVS Pharmacy</b> (Up to a 90-day supply)
<b>Generic Medicines</b> Always ask your doctor if there's a generic option available. It could save you money.	<b>\$10</b> for a generic medicine	<b>\$20</b> for a generic medicine
<b>Preferred Brand-Name Medicines</b> If a generic is not available or appropriate, ask your doctor to prescribe from your plan's preferred drug list.	<b>\$30</b> for a preferred brand-name medicine	<b>\$60</b> for a preferred brand-name medicine
<b>Non-Preferred Brand-Name Medicines</b> Drugs that aren't on your plan's preferred list will cost more.	<b>\$50</b> for a non-preferred brand-name medicine	<b>\$100</b> for a non-preferred brand-name medicine
<b>Refill Limit</b>	One initial fill plus two refills for long-term medications. (After 3 fills, 2 retail copays apply for each 30-day supply at retail)	None
<b>Maximum Out-of-Pocket</b>	\$1,500 individual / \$3,000 family	

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Copayment, copay or coinsurance means the amount a plan member is required to pay for a prescription in accordance with a Plan which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan. Your feedback is important as it helps us improve our service. Please contact us with any questions or concerns at 1-877-430-8633. If you access your pharmacy benefits information through the Caremark Web site, you can find Plan Members Rights and Responsibilities at [www.caremark.com](http://www.caremark.com).

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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# Frequently Asked Questions

## ABOUT THE RETAIL PROGRAM

### Q. Can I receive additional Prescription Cards?

A. Yes, for additional Prescription Cards, please call a Customer Care representative toll-free at 1-877-430-8633.

### Q. May I fill my medication at a non-participating pharmacy?

A. There are more than 64,000 participating pharmacies in the CVS Caremark retail network. When you choose to go to a non-participating pharmacy, you will pay the full prescription price. If you use a non-participating pharmacy, you should submit a paper claim form along with the original prescription receipt(s) to CVS Caremark for reimbursement of covered expenses.

### Q. How do I change my prescription from a non-participating retail pharmacy to a CVS Caremark participating retail pharmacy?

A. Go to a CVS Caremark participating retail pharmacy and tell the pharmacist where your prescription is currently on file. The pharmacist will contact the pharmacy and make the transfer for you. To find a local CVS Caremark participating retail pharmacy, click on "Find a Local Pharmacy" at Caremark.com.

### Q. When should I use a retail pharmacy instead of the CVS Caremark Mail Service Pharmacy?

A. You should use the retail pharmacy for your immediate and short-term medication needs. Use mail service for your long-term maintenance medication needs.

## ABOUT THE MAIL SERVICE PHARMACY

### Q. Why should I use the CVS Caremark Mail Service Pharmacy for my prescriptions?

A. The CVS Caremark Mail Service Pharmacy is a convenient and cost-effective way for you to order up to a 90-day supply of maintenance or long-term medication. You can have your long-term medication delivered to your home, office or a location of your choice with free standard shipping. By using mail service, you minimize trips to the pharmacy while saving money on your prescriptions.

### Q. How long does it take for my prescriptions to arrive by mail?

A. Please allow 7-10 days for delivery from the time the order is placed.

### Q. How do I check the status of my order?

A. You can check your refill order status at Caremark.com or by calling toll-free at 1-877-430-8633.

### Q. How should I ask my doctor or other prescriber to write my prescription in order to receive the maximum benefit from the CVS Caremark Mail Service Pharmacy?

A. Remind your doctor or other prescriber to write a "90-day supply plus refills," when clinically appropriate, for maintenance medications that are purchased through the CVS Caremark Mail Service Pharmacy. CVS Caremark must fill your prescription for the exact quantity of medication that your doctor or other prescriber prescribes, up to your plan design limit. When you need to take your maintenance medication right away, ask your doctor or other prescriber for two prescriptions:

- The **first** for up to a 30-day supply
- The **second** for up to a 90-day supply, with refills when clinically appropriate

Have the short-term supply filled immediately at a CVS Caremark participating retail pharmacy and send the 90-day supply prescription to the CVS Caremark Mail Service Pharmacy.

## ABOUT THE CVS CAREMARK DRUG LIST

### Q. What is a drug list?

A. It is a list of preferred prescription medications that have been chosen because of their clinical effectiveness and safety. This list is typically updated every three months. The drug list promotes the use of preferred brand-name medications and generic medications whenever possible. Generic medications are therapeutically equivalent to brand-name medications and must be approved by the U.S. Food and Drug Administration (FDA) for safety and effectiveness. Generally, generic medications cost less than brand-name medications.

### Q. Where can I get a drug list brochure?

A. You can get a drug list brochure by either visiting Caremark.com or by calling a Customer Care representative toll-free at 1-877-430-8633. To save money, have your doctor or other prescriber prescribe a generic or preferred brand-name medication from the CVS Caremark Drug List, if appropriate. You may want to take the list with you when you visit your doctor or other prescriber for a prescription.

