Your Personal Prescription Benefit Program





	CVS/Caremark Retail Pharmacy Network	CVS Caremark Mail Service Pharmacy
	For short-term medications (Up to a 30-Day supply)	For long-term medications (up to a 90-day supply)
Generic Medications Save money by asking for a generic first	20% for generic prescription	20% for a generic prescription
Brand-Name Medications You will generally pay more for a brand-name medication	20% for a brand-name prescription	20% for a brand-name prescription
Refill Limit	None	None
Maximum Out-of-Pocket	\$600 per family	

Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason other than doctor or other prescriber indicates "dispense as written", you will pay the difference between the brand-name medication and the generic plus the brand copayment

Where to fill your prescription

Choosing where to fill your prescription depends on whether you are ordering a short-term or long-term medication:

Short-term medications are generally taken for a limited amount of time and have a limited amount of refills, such as an antibiotic. You can fill prescriptions for these medications at any pharmacy in the CVS/caremark retail network.

- Choose from more than 68,000 network pharmacies nationwide, including independent pharmacies, chain pharmacies and 7,700 CVS/pharmacy locations.
- Find a participating pharmacy at <u>www.caremark.com</u>

Tip: To avoid filling out claims paperwork, bring your Prescription Card with you when you pick up your prescription, and use a pharmacy in the CVS/caremark retail network.

Long-term medications are taken regularly for chronic conditions, such as high blood pressure, asthma, diabetes or high cholesterol. You will generally save money by using mail service for these prescriptions.

Choose **one** of three easy ways to start using the CVS Caremark Mail Service Pharmacy:

- 1. Fill out and send in a mail service order form _ use the one included in this welcome kit or print one at www.caremark.com.
- 2. Visit www.caremark.com/faststart
- 3. Call FastStart toll-free at 1-800-875-0867

Customer Care

If you have questions about your prescriptions or benefits, you can contact Customer Care 24 hours a day, seven days a week. You can either e-mail customerservice@caremark.com or call toll-free at 1-888-790-8070 after your benefits begin. For TDD assistance, please call toll-free 1-800-863-5488.

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 1-888-790-8070.

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