

Welcome!

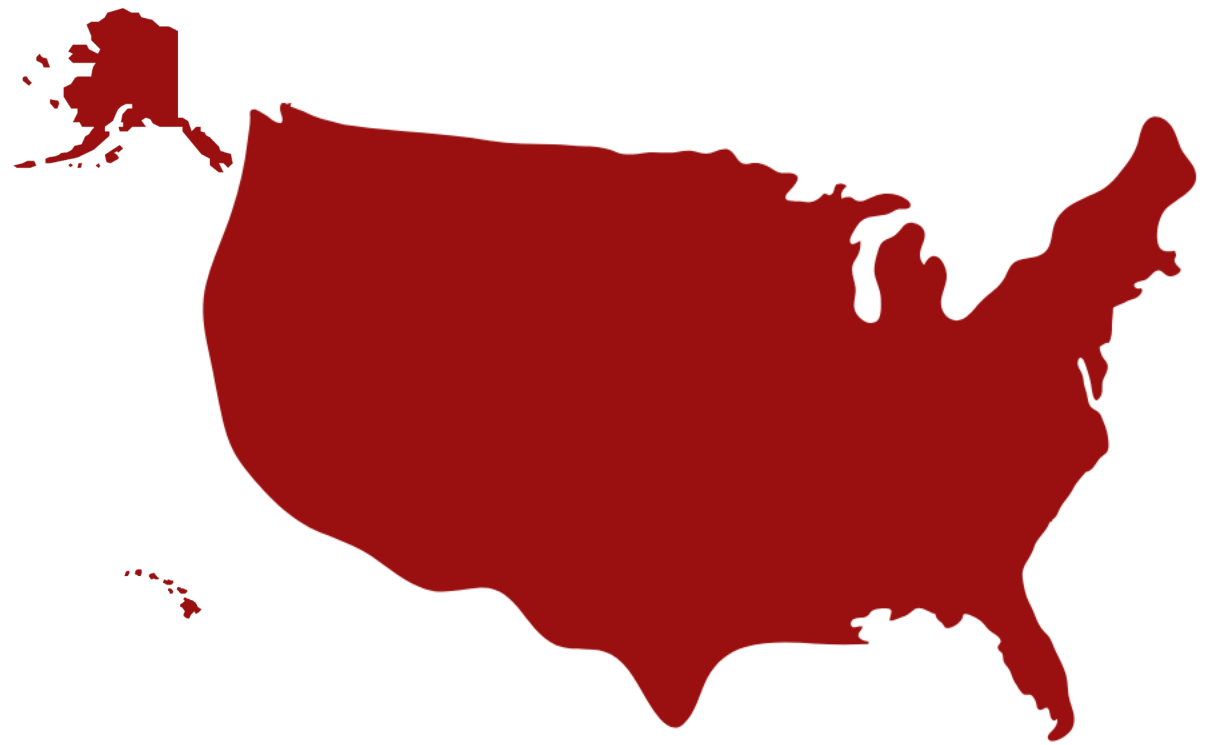


Let's Explore Your Prescription Benefit Plan with CVS Caremark

CVS Caremark will manage your prescription plan to ensure you have access to affordable medication when and where you need it.



CVS Caremark partners with **over 65,000 pharmacies** across the United States to provide prescription drug services to plan participants.



The CVS Caremark National Network includes major chains such as Walgreens, Walmart, Rite Aid, Costco, CVS Pharmacies, and more.

In-network pharmacies are those that work with your CVS Caremark plan to offer prescriptions at lower costs. To locate an in-network pharmacy, please ask the pharmacy directly, visit [caremark.com/PharmacyLocator](https://www.caremark.com/PharmacyLocator), or use the CVS Caremark Mobile App.

What Prescription Drugs Are Covered Under Your Pharmacy Plan?

CVS Caremark has a list of covered medications, called a formulary, that's updated every three months.

You can view current and future formularies here:
<https://info.caremark.com/dig/acdruglist>

If your medication is no longer covered, talk to your healthcare provider about your options. If they decide you should stay on your current medication, they can request an exception (called a prior authorization). The request will then be reviewed to determine if it's approved.



Visit www.caremark.com/plan-benefits to learn more about formularies.

Prior Authorizations and Appeals

Some prescriptions need extra approval from your plan before they're covered.

The prior authorization process helps ensure the prescription is appropriate, safe, and used correctly.

If needed, your healthcare provider will submit the prior authorization request on your behalf.

If a prior authorization is denied and your provider believes the medication is necessary, they can file an appeal to have the decision reviewed again.



Prior Authorization Contact Information

Regarding **Non-Specialty Medications**

Caremark Prior Authorization Department

Phone: 1-800-294-5979

Fax: 1-888-836-0730

Appeals may be submitted in writing via fax or mail to:

Prescription Claim Appeals MC 109 CVS Caremark

P.O. Box 52084

Phoenix, AZ 85072

Fax: 1-866-443-1172

Regarding **Specialty Medications**

National CooperativeRx Prior Authorization Department

Phone: 1-608-416-8702 or 1-877-205-6592

Fax: 1-866-278-8190

Appeals may be submitted in writing via fax or mail to:

National CooperativeRx Prescription Claim Appeals

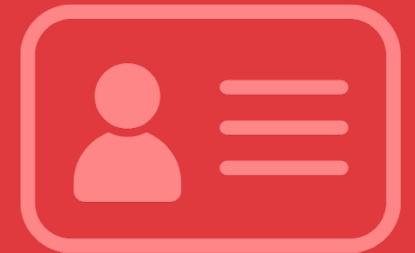
2418 Crossroads Drive, Suite 2600

Madison, WI 53718

Fax: 1-866-278-8190

Ways to Obtain Your Pharmacy ID Number

- 1 Create an online account at [caremark.com](https://www.caremark.com) or Download the CVS Caremark Mobile App**
 - Once logged in, locate your prescription member ID in your profile section. You may also print your member ID card.
- 2 Ask your pharmacy to call the CVS Caremark pharmacy help desk at 1-800-364-6331**
- 3 Your pharmacy benefit ID number/card has many benefits:**
 - Provides discounted rates on medications for you and your health plan
 - Can count expenses toward your deductible and/or maximum out-of-pocket limits
 - Creates a record of your prescriptions
 - Enables safety features

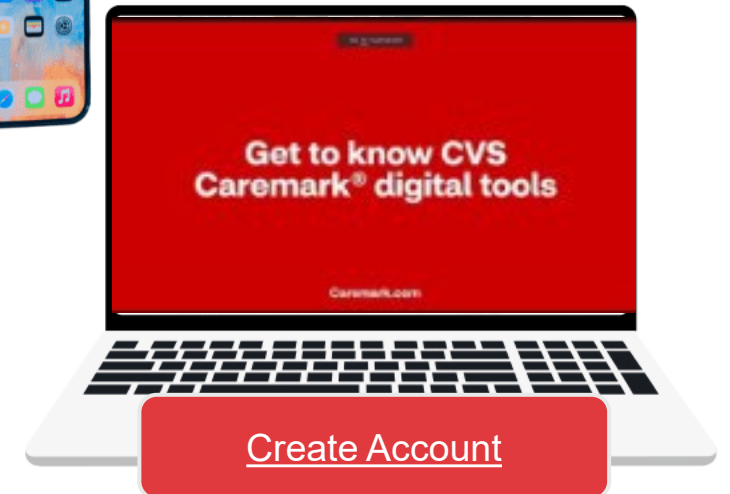


Register for a CVS Caremark Online Account

Visit caremark.com or Download the CVS Caremark Mobile App

With an Online CVS Caremark Account, You'll Be Able To:

- View your pharmacy benefit member ID card
- Locate in-network retail pharmacies near you
- Check drug coverage and out-of-pocket costs
- View savings opportunities
- Order prescription refills
- View your prescription history
- Check your order status
- Check the no-cost preventive drug list
- Review frequently asked questions
- And more!



Digital Tools to Estimate Your Out-of-Pocket Costs for Prescription Drugs



1 **Locate a pharmacy that is in your pharmacy plan's network.**

Using a pharmacy in your plan's network helps lower your out-of-pocket costs. Use the "Find a Pharmacy" tool at www.caremark.com to locate an in-network pharmacy near you.

2 **Use CVS Caremark's Check Drug Cost & Coverage tool.**

The "Check Drug Cost & Coverage" tool on www.caremark.com will show you if your medication is covered and what you'll pay based on dosage and quantity. It also identifies lower-cost alternatives, if available, that could help save you money.

Note: Using generic medications is typically more cost-effective than brand-name medications.

Another way to check out-of-pocket costs is by reviewing your plan's formulary—a list of medications your plan covers.

Each drug on the formulary is assigned a tier, such as generic, preferred brand, or non-preferred brand medications. These tiers determine how much you pay out of pocket at in-network pharmacies, based on your plan's copay or coinsurance structure. The formulary also shows which drugs are excluded from coverage. Current and upcoming formularies are available on <https://info.caremark.com/dig/acdruglist>. *Deductibles and out-of-pocket maximums may apply.

Estimating Your Prescription Drug Costs



1 **Locate your medication on your plan's covered drug list.**

Your pharmacy benefit plan's drug list (also called a formulary) will tell you if your medication is covered and what drug category your medication falls under—such as a generic, preferred brand, non-preferred brand, or specialty drug.

2 **Review your plan's tiered copay or coinsurance chart.**

Your plan assigns medications to different pricing levels, or “tiers,” based on the drug category. The copay or coinsurance chart shows what you are estimated to pay out of pocket for each tier.

Please Note:

- Deductibles and out-of-pocket maximums may apply.
- If either you or your healthcare provider request a brand name drug when a generic is readily available, your cost share will be the applicable brand copay plus the cost difference between the generic and brand. This cost difference will not be counted toward any applicable deductibles and/or out-of-pocket maximums.
- Select products not covered by the plan may be available with a prescription at a discount and 100% member pay rate.

CVS Caremark Mail Service Pharmacy

Your prescriptions may be eligible to be delivered right to your door.

- Convenient
- Automated
- Clinical and Pharmacist Reviewed for:
 - Accuracy
 - Quality
 - Safety
- Larger quantity supplied at one time
- No delivery fee

Overview



Getting Started



Order Tracking

Tracking your
prescription mail order

[Caremark.com](https://www.caremark.com)

Automatic Refills

Stay on track with
automatic refills

[Caremark.com](https://www.caremark.com)

Ways to Request Prescription Drug Delivery by Mail

*Eligibility varies by state.

▶ Use the CVS Caremark Online Portal

- Create an online account at [caremark.com](https://www.caremark.com)
- Select “Start Rx Delivery by Mail” in the heading.

*Have your prescription and prescriber information available. CVS Caremark will contact your prescriber.

▶ Call CVS Caremark’s Toll-Free Number: 1-866-818-6911

- Speak with a representative about setting up mail service.

*Have your prescription and prescriber information available. CVS Caremark will contact your prescriber.

▶ Print and Mail an Order Form to CVS Caremark

- Visit www.caremark.com/portal/asset/mof_unauth.pdf
- Complete the mail order form, print, and mail to CVS Caremark

*Allow at least 14 days for processing.

▶ Ask Your Healthcare Provider to Call CVS Caremark’s Toll-Free number: 1-800-378-5697 or Ask Them to Send an Electronic Prescription to CVS Caremark’s Mail Service Pharmacy

Pharmacy Identifier (NCPDP ID: 0322038) *You will need to contact CVS Caremark via phone to setup billing and shipping information 1-866-818-6911



CVS Specialty Pharmacy

Specialty medications are prescriptions used to treat specific chronic and/or genetic conditions. CVS Specialty Pharmacy can help make living with your specialty condition a little easier.

- Delivery and pick-up options
- Access to CVS Caremark CareTeam: One-on-one support from a nurse and pharmacist specially trained in conditions like yours
- Manage medications through online tools and mobile app at any time



How to Get Started with CVS Specialty Pharmacy

- 1 Review the preferred drugs online: <https://info.caremark.com/dig/acdruglist>
- 2 Have your doctor send a new prescription to CVS Specialty Pharmacy® (NCPDP ID 1466033) OR drop a hard copy prescription at a CVS Pharmacy® on or after your benefit effective date.

Filling a Specialty Medication



- **Specialty medications must be filled at a CVS Specialty Pharmacy.** If the CVS Specialty Pharmacy does not carry your medication, you may use a different specialty pharmacy. The list of medications CVS Specialty Pharmacy® carries is [online](#).
- **Specialty prescriptions will be limited to a 30-day supply and may require prior authorization.** Prior Authorizations (PA) from your prior specialty pharmacy provider may not transfer.
- **Specialty medication prior authorizations will be processed by National CooperativeRx.** You and your doctor may receive an approval or denial notification. Denial notifications will indicate reason(s) for the denial as well as appeal rights.
Phone: 1-608-416-8702
Fax: 1-866-278-8190

Diabetes Blood Glucose Test Strips

Not all test strips are covered under your pharmacy plan.

Accu-Chek and True Metrix strips and kits are the current preferred options.

- Diabetic test strips may be subject to a quantity limit.
- If there is a clinical reason why you are unable to use the covered test strips, the formulary exception prior authorization process may accommodate your needs.

You may qualify for a free blood glucose meter.

For more details, please contact the CVS Caremark® Diabetic Meter Team at 1-800-588-4456 or visit: <https://info.caremark.com/managingdiabetes> on or after your benefit effective date.

How to Prepare for Your New Pharmacy Plan



Refill Your Prescriptions Before the New Benefit Plan Takes Effect

Your current plan may limit refills in the last month to 30 days.



Review Your Current Prescriptions If You Have Existing Mail Order or Specialty Medication Prescriptions to Be Transferred

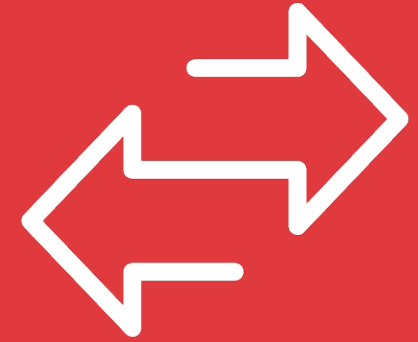
Prescriptions without refills, inactive (e.g., closed or never filled) prescriptions, prescriptions for controlled substances and prescriptions for compounded medications cannot be transferred.



Request Prior Authorizations/Exceptions with Your Healthcare Provider On or After Your New Benefit Effective Date

*This is only applicable if you received an exception or approved prior authorization for your current medication(s). The exception may not transfer to your new benefit plan.

Transferring a Non-Specialty Prescription to a New Pharmacy



It is not expected you should have to change pharmacies except for specialty medications or mail service, if applicable.

If you need to transfer to a new pharmacy that is in-network:

- Bring your empty non-specialty medication container to the pharmacy you want to use
- The new pharmacy will contact the old pharmacy and transfer any refills, if allowed and available
- Allow at least 24 hours for prescription transfers

Tips to Lower Your Pharmacy Expenses



1 Practice Preventive Care

Take proactive steps like screenings to help detect or prevent illness

2 Adhere to Prescribed Medications

Take your medications as prescribed to support better health

3 Utilize Over-the-Counter (OTC)/ Non-Prescription Alternatives

OTC products may treat minor health issues without a prescription

4 Utilize Generics

Generic medications contain the same active ingredients as brand-name medications

5 Utilize Formulary/Preferred Brands

Medications on plan formularies have discounted rates. Preferred medications have greater discounts than non-preferred.

6 Set Up 90 Days' Supply Through Mail Service or Your Local CVS Pharmacy

Mail order may reduce copays and dispensing fees due to less frequent visits/fills. Eligibility varies by state.

No-Cost Preventive Services Through Your Pharmacy Plan



The Affordable Care Act offers you the following benefits at no cost:

*Rules, limits, and exclusions may apply.

- Medicine and supplements to prevent certain health conditions for adults, women, and children
- Medicine and products for quitting smoking or chewing tobacco (tobacco cessation)
- Medicine used prior to screenings for certain health conditions in adults
- Vaccines and immunizations to prevent certain illnesses in infants, children, and adults
- Contraceptives for women

Quick Tip: Review CVS Caremark's list of preventive services and bring the list with you each time you or your family has a checkup or yearly exam.

www.caremark.com/portal/asset/NoCost_Preventive_List.pdf

Select Over-the-Counter Products at No Cost Through Your Pharmacy Plan

Your plan may cover the following items at CVS Pharmacy stores at no cost to you, depending on your plan's coverage:

- First aid and medical supplies
- Cough, cold, and allergy relief support
- Pain relievers and sleep aids
- Digestive care, including antacids and laxatives
- Eye, ear, and dental care
- Vitamins and minerals

*Consult with your healthcare provider before taking vitamins or supplements.

***Coverage varies by plan. Your plan may have a benefit limit.
Please contact your benefits administrator for more information.**



To redeem:

1. Visit a participating CVS retail store
2. Look for blue labels on eligible items
3. At a register, provide the store colleague your name and date of birth or if applicable, use your Benefit Network Card

Ask Your Pharmacist for a Generic Medication

Generic medications are required to be the same as a brand name medication in:

- Dosage
- Safety
- Effectiveness
- Strength
- Stability
- Quality
- And Administration.



Generic Medications

- FDA-approved equivalents to brand name drugs
- Can save you money
- May be more readily available



Ask Your Pharmacist or Healthcare Provider for Availability

How to Stay on Track with Your Medications

Taking your medications as prescribed helps you feel your best, avoid setbacks, and stay on the path to better health.



Set Reminders

- Use an alarm on your phone, watch, and/or computer to remind you when it's time to take your medication.



Make Checklists or Notes

- Keep track of your doses with a checklist or use a mobile app to mark off each dose as you take it.



Sign Up for Refill Reminders and Automatic Refills

- If you fill your prescriptions at a CVS Pharmacy, you can sign up for refill reminders and automatic refills through [caremark.com](https://www.caremark.com) or the CVS Caremark mobile app.
 - You can also sign up to receive refills by mail through CVS Mail Service Pharmacy. You will receive a 90-day supply with one copay and free shipping, making it even easier to stay on schedule.

*Eligibility varies by state.

CVS Caremark Cost Saver

Powered by GoodRx

Helping lower costs and ensure continuity of care with Cost Saver

*Eligibility varies by state.

Illustrative Example



- **Best available prices** for many commonly prescribed, non-specialty generic drugs
- **Applies member out-of-pocket costs** to deductibles and out-of-pocket thresholds
- **Coordinates clinical support**
- **Delivers a seamless member experience** that requires no action from members to get the best price

Need Assistance with Your Prescription Drug Plan?

CVS Caremark Offers 24/7 Customer Care Support



Call CVS Caremark's Customer Care Line: 1-866-818-6911

Be sure to have your member ID number/card available when calling

For CVS Specialty Pharmacy, please call: 1-800-237-2767



Message CVS Caremark via www.caremark.com or the Mobile App

Login into your CVS Caremark Account and send a message through the secure message center

If your question remains unanswered, please contact your benefits administrator.

Questions?

Access support using the online tools and phone numbers listed below.

- **Smartphone Apps (CVS Caremark, CVS Specialty, CVS Pharmacy)**
- **Customer Care:** 1-866-818-6911
- **Caremark.com Tools**
 - Check drug costs and benefits, find local pharmacies
 - Ask-A-Pharmacist
 - Formulary <https://info.caremark.com/dig/acdruglist>
- **Specialty/Caremark Connect:** 1-800-237-2767 or www.cvsspecialty.com
- **Coram CVS Specialty Infusion Services:** 1-800-423-1411 or www.coramhc.com

CVS Caremark Video Library

CVS Caremark General Information

- [Getting to Know Your Prescription Benefits | CVS Caremark – YouTube](#)
- [Prescription Coverage & Prior Authorizations – YouTube](#)
- [Stay on Track with Automatic Refills – YouTube](#)
- [Compare Prescription Costs & Coverage – YouTube](#)
- [Prescription Coverage & Quantity Limits – YouTube](#)
- [Prescription Coverage and Your Plan's Formulary - YouTube](#)
- [Get to Know the Caremark Digital Tools – YouTube](#)

CVS Caremark Mail Service

- [Save Time & Get Your Rx Online – YouTube](#)
- [Tracking Your Caremark Mail Service Prescription – YouTube](#)

CVS Specialty Pharmacy

- [Welcome to CVS Specialty – YouTube](#)
- [CVS Specialty Coram Home Infusion Services – YouTube](#)

Terms You Should Know

Types of Medications

Generic Medications	Medications that are comparable to brand name medications in quality and performance but are typically less expensive than their brand name counterparts.
Preferred Brand Medications	Brand name medications that often appear on the formulary list and are a covered benefit.
Non-Preferred Brand Medications	Brand name medications that do not appear on the formulary list and may cost participants more than preferred brand medications.
Non-Specialty Medications	Medications commonly used to treat routine or less complex health conditions.
Specialty Medications	Medications used to treat specific chronic and/or genetic conditions.
Maintenance Medications	Medications taken regularly or long-term to manage chronic health conditions.

Terms You Should Know

Types of Pharmacies

In-Network Pharmacy	A pharmacy that works with your plan to offer medications at lower costs.
Out-of-Network Pharmacy	A pharmacy that does not work with your plan, often resulting in higher costs or no coverage for medications filled there.
Retail Pharmacy	A store that dispenses medications—including both prescription drugs and over-the-counter (OTC) medications that do not require a prescription.
Specialty Pharmacy	A pharmacy that specializes in dispensing complex, high-cost medications that require special handling.
Mail Order Pharmacy	A pharmacy that specializes in shipping prescriptions to patients' homes, typically in larger quantities for long-term medication needs.

Terms You Should Know

Plan Coverage

Deductible	The amount the participant pays before there is coverage by the plan.
Maximum Out-of-Pocket (MOOP)	The maximum dollar amount a participant will pay for pharmacy services under their plan.
Copay or Coinsurance	The amount that participants contribute to the cost of prescriptions covered by their plan. May be a set dollar amount (copay) or a percentage of total cost (coinsurance).
Tier	A pricing structure that groups medications into tiers based on their drug category—Tier 1 includes lower-cost medications, while higher tiers include medications that are more expensive.
Retail-30 and Retail-90	Refers to prescriptions filled at a retail pharmacy for a 30-day or 90-day supply, respectively.
Formulary	A list of preferred medications that are covered under a drug benefit plan, based on specific plan setup.
Prior Authorization (PA)	Approval needed before a plan covers a medication or procedure to confirm it is clinically appropriate for a patient's condition.
Appeal	A request to review and reconsider a prior authorization decision made by your plan.