







Your health and well-being is important to CVS Caremark and your employer. Keeping healthy includes having prescription care that is convenient and affordable. The information found here will show you how.

Your most complete resource for health and prescription information is available any time of day or night at www.caremark.com

### In this booklet, you'll find:

- Your Prescription Benefit Plan
- A Personal Online Saving Center
- Mail Service Order Form
- Advantages of Generics

For information about Plan Member Rights and Responsibilities, visit the Customer Care page at www.caremark.com.

**Note:** In this booklet we talk about copayment. Copayment, coinsurance or copay means the amount a 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 privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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### Your Prescription Benefit Plan Copay/Coinsurance Summary

This chart is a guide to how much you will pay for medications based on:

- 1. Length of prescription. Short-term medications are generally taken for 30 to 90 days. If you are taking a long-term medication, you will pay less by ordering in 90-day supplies. Maintenance Choice® lets you choose to receive your long-term prescriptions at either a CVS/pharmacy or through the CVS Caremark Mail Service Pharmacy for the same low copay.
- Type of medication you are taking. You will generally pay less for a generic or preferred brand-name medication.

	CVS Caremark Retail Pharmacy Network	Maintenance Choice®  CVS Caremark Mail  Service Pharmacy or  CVS/pharmacy
	For short-term medications (Up to a 30-day supply)	For long-term medications (Up to a 90-day supply)
Generic Medications Ask your doctor or other prescriber if there is a generic available, as these generally cost less.	<b>20%</b> for a generic prescription	<b>20%</b> for a generic prescription
Preferred Brand-Name Medications If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from your plan's preferred drug list.	<b>20%</b> for a preferred brand-name prescription	<b>20%</b> for a preferred brand-name prescription
Refill Limit	None	None
Annual Deductible	\$250 per individual	

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 generic copayment.

### To order a short-term medication:

Prescriptions with limited refills can be ordered at a CVS Caremark Network Retail Pharmacy. Remember to use a participating retail pharmacy when available. There are more than 64,000 network pharmacies nationwide, including independent pharmacies, chain pharmacies and 7,100 CVS/pharmacy locations. Find one near you at www.caremark.com.

Want to avoid filling out claims paperwork? Be sure to bring your Prescription Card with you when you pick up your prescription, and use a pharmacy in the CVS Caremark retail network.

### To order a long-term medication through Maintenance Choice:

If you are taking a long-term medication, you can choose to receive your 90-day supplies either from CVS Caremark Mail Service Pharmacy or at a CVS/pharmacy near you. Whether you choose mail or retail, you will pay the same copay.

- To order 90-day supplies through CVS Caremark Mail Service, send in a mail order form one is included here, use the FastStart<sup>®</sup> tool found on www.caremark.com, or call FastStart toll-free at 1-800-875-0867.
- To order 90-day supplies at a CVS/pharmacy, stop by and talk to the pharmacist.

### **Customer Care**

If you have any 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 1-877-347-7444.

### **Telecommunications Device (TDD)**

If you have a hearing impairment and need TDD assistance, please call toll-free 1-800-863-5488.

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### A Personal Online Savings Center

### How can I avoid paying more than I have to for my medications?

The Savings Center on www.caremark.com is the place to find personalized savings options that allow you to make the most cost effective decisions when filling your prescriptions. CVS Caremark updates the Savings Center automatically when savings opportunities are available for you or a member of your family.

### When visiting the Savings Center at www.caremark.com, you can:

- View personalized savings based on prescription history
- Explore options to save on prescription drugs
- Drive down out-of-pocket prescription costs

Visit www.caremark.com for information on generic alternatives that may be available for your prescriptions. Hundreds of medications now have generic alternatives that are often available at a fraction of the cost of a brand-name medication and are just as effective.

To learn more, you can register on www.caremark.com to access the Savings Center. Registration is easy---be sure to have your Prescription ID Card ready and click the 'Not Registered' link on the home page.

### **Advantages of Generics**

### "I've never considered generics. Should !?"

Choosing generics is one of the best ways to save money on prescription medications. In fact, consumers overall save an estimated \$8 billion to \$10 billion a year when choosing a generic instead of a brand-name medication.\* Here are some other things to know:

- A generic medication is one that has been approved by the U.S. Food and Drug Administration (FDA) and found to be as safe and effective as the equivalent brand-name medication
- Companies that make generics must meet FDA manufacturing and quality standards
- Even though a generic medication may be a different shape or color than the brand-name medication, it is the same in strength (number of milligrams), dosage form (pill, liquid, cream), quality, active ingredient, and effectiveness
- Generics are available for some of the most commonly prescribed medications such as Ambien®, Prilosec, Imitrex®, Glucophage®, Norvasc®, Prozac®, Ritalin®, and Zocor®. To find out if one of your prescriptions has a generic available, visit www.caremark.com or call Customer Care toll-free at 1-877-347-7444.

**Savings tip:** The first chance you have to save money is when your doctor or other prescriber writes your prescription. Ask if there is a generic available first. If not, ask for your doctor or other prescriber to write a prescription for one of the medications on your plan's Performance Drug List. You will usually end up paying more for a brand-name medication not on the preferred list.

\*Congressional Budget Office

### **CVS Caremark Specialty Pharmacy for Chronic or Genetic Conditions**

Certain chronic or genetic conditions require special pharmacy products, typically in the form of an injected or infused medication. If you or a covered dependent require(s) these types of medications, CVS Caremark Specialty Pharmacy will provide convenient delivery of these products along with supplies, equipment and personal support and counseling.

### **Professional Pharmacy Care and Counseling**

- Assistance in securing coverage for new drugs and therapies, processing insurance paperwork, coordinating benefits and obtaining all necessary authorizations
- Pharmacist- or nurse-led Customer CareTeam available to address your questions and concerns
- Counseling services to provide personal support and tips on managing your condition

### **Personal Support**

- Educational materials and support, including telephone training, written materials, videos, websites and patient support groups
- Assessments of the progress of your therapy, benefit coverage issues, and other health or medication concerns
- Pharmacists available 24 hours a day for emergency consultations

### **Convenient Service**

- Enjoy fast and confidential delivery to the location of your choice (home, office, doctor's office, vacation destination)
- Timely refill reminders with personal calls from the pharmacy staff of the CVS Caremark Specialty Pharmacy

### **Easy Enrollment**

To enroll in the benefits and services of CVS Caremark Specialty Pharmacy, please call CaremarkConnect® toll-free at 1-800-237-2767 or visit www.caremark.com.

### CVS Caremark Specialty Pharmacy services are available for\*:

Allergic asthma

Crohn's disease

Growth hormone and related disorders

Hematopoietics

Hemophilia, von Willebrand disease and related bleeding disorders

Hepatitis C

Hormonal therapies

Immune deficiencies and related disorders

Infertility

Lysosomal storage disorders

Macular degeneration

Multiple sclerosis

Oncology

Osteoarthritis

Osteoporosis

**Psoriasis** 

Pulmonary arterial hypertension

Pulmonary disease

Renal disease

Respiratory syncytial

Rheumatoid arthritis

Virus prevention

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<sup>\*</sup>Products distributed by CVS Caremark Specialty Pharmacy and therapies covered by CVS Caremark may change or expand from time to time. Call the CVS Caremark Specialty Pharmacy toll-free at 1-800-237-2767 to check on desired medications or therapy areas not listed here.



### **Medicare Part D**

**Prescription Claim Form** 

O This prescription was covered by a manufacturer patient assistance program

Important!





- \* Always allow up to 30 days from the time you send this form until the time you receive the response to allow for mail time plus claims processing.
  \* Keep a copy of all documents submitted for your records.
  \* Do not staple or tape receipts or attachments to this form.

STEP 1 (	Card Holder/Patient Information	ient Informa		his section must	This section must be fully completed to ensure proper reimbursement of your claim.	claim.
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				NOTICE		
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<b>X</b> Signa	x Signature of Plan Participant	cipant			Date	
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# **Submission Requirements:**

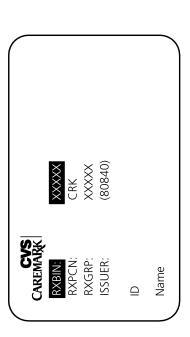
You MUST include all original pharmacy receipts in order for your claim to process. Cash register receipts will <u>only</u> be accepted for diabetic supplies. The minimum information required is:

 Medicine NDC number Prescription Number Patient Name

Date of Fill

 Metric Quantity
 Pharmacy Name and Address or Pharmacy NABP Number Total Charge

## Mailing Instructions:



highlighted area to the left for reference. Match CVS Caremark Prescription ID card. Please see The RXBIN # is located on front of your your RXBIN # to the addresses below.

Phoenix, Arizona 85072-2066 P.O. Box 52066 CVS Caremark

### IMPORTANT REMINDER

# To avoid having to submit a paper claim form:

- Always have your card available at time of purchase
- · Always use pharmacies within your network
- Use medication from your formulary list.
- If problems are encountered at the pharmacy, call the number on the back of your card.



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	B Refills. To order mail service refills, enter your prescription number(s) here  1) 3) 3) 5) 6) 7)	Apti/Suite #  Street Name  City  DAMPLE 520 EPSILON DRIVE PITTSBURGH, PA 15238  Apti/Suite #  Company Name  In:III.III.III.III.III.III.IIIIIIIIIII
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* <b>B</b>	<ul> <li>Make check or money order out to CVS Caremark.</li> <li>Write your prescription benefit ID number on your check or money order.</li> <li>If your check is returned we will charge you up to \$40.</li> </ul>	Regular delivery is free and will take 7 to 10 days from the day you send this form.  If you want faster delivery, choose:  Oud Business Day (\$17) Business days are only
* WE	Payment for Balance Due and Future Orders: If you chose Electronic Check, Bill Me Later®, or a Credit or Debit Card, we will also use it to pay for any balance that you owe and for future orders.	<ul> <li>() Next Business Day (\$23) Monday-Friday</li> <li>Faster delivery charges may change.</li> <li>Faster delivery is for shipping time, not processing time.</li> <li>Faster delivery can only be sent to a street address, not a PO box.</li> </ul>
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savings options such as generics and

refills, check drug costs, discover www.caremark.com where you order for the first time. Use it to register at Tilling a prescription at a pharmacy Your ID number is necessary when

mail service, and more.

benefits

Your Prescription Cards

affordable prescription card is your starting your convenient and This personalized

### CAREMARK Prescription Card

**RxBIN** 012114 **RxPCN COBADV RxGRP** RX5806 Issuer (80840) 9151014609

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ID NAME 123456789 **JOHN Q SAMPLE** 

### CVS CAREMARK Prescription Card

**RxBIN** 012114 **RxPCN COBADV RxGRP** RX5806 Issuer (80840) 9151014609

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ID NAME 123456789 **JOHN Q SAMPLE** 

there is a generic option available for you always ask your doctor or pharmacist if effective and can cost up to 80 percent To save money on your prescriptions, ess\*\* than brand-name drugs

Generics are becoming the prescription

65 percent of prescriptions filled today are for generic drugs because they are

of choice for most people. More than

412551

Present this Prescription Card to fill your prescription at any participating retail pharmacy.

For more information, visit www.caremark.com or call a Customer Care representative toll-free at 1-877-347-7444.

Pharmacy Help Desk for Pharmacists: 1-877-347-7444

Submit paper claims to: **CVS Caremark Claims Department** P.O. Box 52066, Phoenix, AZ 85072-2066

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Present this Prescription Card to fill your prescription at any participating retail pharmacy.

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