

Your Prescription Benefit Plan Copay Overview

Your plan is based on a combined deductible of medical and prescription claims. The deductible is the total “out of pocket” amount you must pay before your prescription benefit plan coverage will take effect. Your annual deductible is \$2,500 for an individual or \$5,000 for a family. **Until this deductible amount is met, you will pay 100 percent for your prescriptions.**

Once the deductible is met, your costs will be as follows:

	CVS/caremark Retail Pharmacy Network For short-term medications (Up to a 30-day supply)	Maintenance Choice CVS/caremark Mail Service Pharmacy or CVS/pharmacy 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.	\$5 for a generic prescription (after deductible)	\$10 for a generic prescription (after deductible)
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.	25% (\$60 max) for a preferred brand-name prescription (after deductible)	25% (\$120 max) for a preferred brand-name prescription (after deductible)
Non-Preferred Brand-Name Medications You will pay the most for medications not on your plan’s preferred drug list.	50% (\$100 max) for a non-preferred brand-name prescription (after deductible)	50% (\$200 max) for a non-preferred brand-name prescription (after deductible)
Refill Limit	3-30 day fills for long-term medications at retail before the copay doubles	No limit (Must obtain 90 day prescription)
Annual Deductible	\$2,500 per year for individual coverage / \$5,000 per year for family coverage	
Maximum Out-of-Pocket	\$5,000 per year for individual / \$10,000 per year for family coverage** Within the family plan, no individual may exceed \$6,850.	
Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the generic 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 9,600 CVS/pharmacy locations.
- Find a participating pharmacy at www.caremark.com

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 the following easy ways to start using the Maintenance Choice program:

1. Bring your prescription to a CVS/pharmacy location
2. 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
3. Visit www.caremark.com/mailservice
4. Call Customer Care at 1-866-273-8407

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 1-866-273-8407 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 1-866-273-8407.

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