

Saving on prescriptions can make a big difference.

Here's how:

Long-term medicines are taken regularly for chronic conditions.*

Saving money matters. And your new prescription benefits offer new ways to save on the things that matter, like your long-term medicines. First, make a change from 34-day refills to 90-day supplies. Then, choose to fill your 90-day supply at any of our more than 7,300 CVS/pharmacy locations or with CVS Caremark Mail Service Pharmacy for the same low price. The choice is yours, and so are the savings.

There are two easy ways to start saving with 90-day prescriptions:

- Call Customer Care toll-free at **1-855-848-9157**
- Speak to a pharmacist at one of our CVS/pharmacy locations

To enroll in mail service only, fill out the enclosed form and mail it back to the address on the mail service order form found in your welcome kit.

If you are enrolled in mail service with your current provider, there is important information in this package about getting your new prescriptions from CVS Caremark Mail Service Pharmacy.

Short-term medications, such as antibiotics, are taken for a limited period of time.**

To save on short-term prescriptions, use one of our 65,000 network pharmacies nationwide. To find a list of network pharmacies or even more savings, visit www.caremark.com.

See the chart below for an overview of your copay costs.***

	Any network pharmacy		CVS/pharmacy or CVS Caremark Mail Service Pharmacy
	Price of one 34-day refill	Price of three 34-day refills	Price of one 90-day supply
Generic drugs	\$10	\$30	\$15
Preferred brand drugs	\$20	\$60	\$30
Non-preferred brand drugs	\$40	\$120	\$60
Annual Deductible	\$1,250 per individual/\$2,500 per family		
Maximum Out-of-Pocket	\$2,500 per individual/\$5,000 per family		
HSA Preventive Drug List	Drugs on the Preventive Drug List for your HSA Plan are paid at 100% (deductible does not apply)		
Novo Nordisk Marketed Drugs	Our diabetes drugs are covered 100% under the preventive list. All other Novo Nordisk marketed drugs are covered 100% after the deductible is met.		

Deductible phase

You pay 100% of your medical and prescription drug expenses until you meet your combined medical and prescription annual deductible of \$1,250 for employee-only and \$2,500 for family coverage. Preventive medications are available at no cost during this phase.

Co-payment phase

Once you've met your annual deductible, you pay the co-payment amounts listed in the chart below until you reach your out-of-pocket maximum of \$2,500/employee-only and \$5,000/family.

100 percent coverage phase

Once you've reached your out-of-pocket maximum, including your deductible, your health plan pays 100% of eligible medical and prescription drug expenses for the remainder of the benefit year.

Questions?

Go to Caremark.com or call Customer Care toll-free at 1-855-848-9157.

We're here for you 24 hours a day, seven days a week.

Your feedback is important as it helps us improve our service. Please contact us with any questions or concerns at 1-855-848-9157.

*Long-term medicines are taken regularly for chronic conditions, such as high blood pressure, asthma, diabetes or high cholesterol.

**Short-term medicines are generally taken for a limited amount of time and have a limited amount of refills, such as an antibiotic.

***Copayment, copay or coinsurance means the amount a plan member is required to pay in accordance with a Plan, which may be a deductible, a percentage price, a fixed amount or other charge, with the balance, if any, paid by the 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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Make a change.



Make a choice.



Feel the savings.

Want a way to save on your long-term medicines?

How about two ways?

CVS Caremark offers you a way to save money on your long-term medicines* with 90-day supplies.** Now you can choose to fill your prescriptions at any CVS/pharmacy or with CVS Caremark Mail Service Pharmacy, for the same low price. All you have to do is opt for a 90-day supply. Either way, you'll save.



Make a change.



Make a choice.



Feel the savings.

Save with mail service

- Enjoy convenient, reliable delivery to the location of your choice.
- Receive your medicines in unmarked, tamper-resistant and, when needed, temperature-controlled packaging.
- Talk to a pharmacist by phone toll-free, 24/7, from the privacy of your home.

Save at CVS/pharmacy

- Pick up your medicines at a time that is convenient for you.
- Enjoy same-day prescription availability.
- Talk with a pharmacist face-to-face.

Get started

Fill at CVS/pharmacy

- ▶ Please let us know by one of the two ways below:
 - Ask your doctor for a 90-day prescription. Then have your doctor send it to the CVS/pharmacy of your choice. To find a pharmacy location near you, sign in at www.caremark.com and visit Find a Pharmacy. You can find it in the Order Prescriptions section.
 - Call or visit your local CVS/pharmacy to talk to a pharmacist.

Sign up for mail service for the first time

- ▶ **You can enroll easily online or by phone:**
 - Visit www.caremark.com/mailemailservice and sign in or register to request a new prescription.
 - Call us toll-free at 1-855-848-9157. We'll handle the rest.

Continue with mail service

- ▶ **You don't have to do anything:**
 - We'll continue to send your medications to your location of choice.

Learn more

- ▶ **Call us using the toll-free number on your prescription benefit ID card.**

*A long-term medication is taken regularly for chronic conditions or long-term therapy. A few examples include medications for managing high blood pressure, asthma, diabetes or high cholesterol.

**Actual quantity may vary depending on your plan.

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