



Frequently asked questions about your new pharmacy benefit manager

What's happening and when

1. When will the pharmacy benefit manager change to CVS Caremark?

This change is effective January 1, 2013. Please begin using the enclosed prescription ID card at that time. **Continue to use your existing Medco prescription ID card through December 31, 2012.**

About CVS Caremark

2. Who is CVS Caremark?

CVS Caremark is the largest pharmacy health care provider in the United States, offering an array of integrated pharmacy care services. As one of the country's largest pharmacy benefit managers, *CVS Caremark provides access to a network of more than 65,000 independent and chain pharmacies, including more than 7,300 CVS/pharmacy® stores.* A list of participating pharmacy chains is included in this packet. CVS Caremark:

- Works hard to make sure your prescription benefits work for you
- Wants you to stay healthy
- Wants to help you manage your medicines so you can save time and money on refills

3. What will happen when I use a CVS Caremark participating pharmacy?

- You can save an average of 30-40% on prescription drugs
- Any applicable drug discount will be deducted automatically when you pick up your prescription from a CVS Caremark participating pharmacy
- Your pharmacist will see if you're responsible for any remaining amount (e.g., your copay, any applicable coinsurance or deductible)



WHAT TO DO

- Use your current Medco prescription ID card through December 31, 2012
- Begin using your new prescription drug benefits ID card on January 1, 2013
- Read these questions and answers about CVS Caremark, your new pharmacy benefit manager



QUESTIONS? CONTACT US

Call the number listed on your prescription drug benefits ID card

Assurant Health
501 W. Michigan Street
P.O. Box 624
Milwaukee, WI 53201-0624

What this change means for you

4. Are my benefits changing?

No, your Assurant Health plan's prescription drug benefits, such as prescription deductibles and copayments, are not changing.

5. Will the cost of my medications stay the same?

You may see some drug cost changes starting January 1, 2013. Manufacturers' drug prices can fluctuate from time to time. This may happen regardless of Assurant Health's decision to change from Medco to CVS Caremark. In addition, preferred drug lists may change for plans with tiered pricing, leading to increased copays for a very small number of drugs. Please note these sorts of increases will not be common.

6. If I have an authorization for drug coverage with Medco, will the authorization be valid with CVS Caremark?

Your Medco drug authorizations will transfer to CVS Caremark with the same authorization end date as you had with Medco. After January 1, 2013, if you experience any problems while trying to refill a drug that was previously authorized, please call Assurant Health at the phone number listed on your prescription ID card.

Please note that controlled substances and compounded products cannot be transferred even if there are existing refills. For these sorts of drugs, you must obtain a new prescription from your doctor and mail it to CVS Caremark with a mail service order form, which is included in this packet.

Additional information

7. How do I use caremark.com?

You will use two different website addresses for CVS Caremark, depending on the date.

Before January 1, 2013, use caremark.com/assuranthealth. At this site, you can:

- Locate a participating pharmacy
- Link to mail order and paper claim forms
- Check drug availability
- Learn more about the drugs you take
- Submit your email address to receive an alert when it's time to register your account at caremark.com (starting January 1, 2013)

Beginning January 1, 2013, use caremark.com for everything listed above and to create a CVS Caremark account, which will allow you to:

- Request mail-order refills quickly and conveniently
- Check drug availability and cost
- View prescription history
- Check drug interactions
- Contact a pharmacist
- Find health information
- Manage your health and wellness

To create your account, click "Not registered yet?" on the home page of caremark.com. You will receive instructions to set up your account. Please have your prescription ID card handy.

8. How long will I have access to my Medco website account? Will my Medco prescription claim history be viewable in my CVS Caremark account?

Your Medco account access will end on December 31, 2012. Limited information related to your prescription claims history for the past three years will be transferred to your CVS Caremark account. We recommend you print a report of your 2012 prescription claim history from your Medco website account before January 1, 2013 for tax purposes. If you need prior prescription claim information after January 1, please call us at the number listed on your prescription ID card.

9. How does the CVS Caremark prescription mail-order program work?

By using the CVS Caremark Mail Service Pharmacy, you can:

- Receive an extended supply of medicine
- Enjoy convenient, free delivery to a location of your choice
- Speak with a registered pharmacist 24 hours a day
- Order refills online or by phone 24 hours a day

Please note that not all Assurant Health prescription drug benefit plans offer mail-order service. Please check your contract or call Assurant Health to find out if your plan offers mail-order service.

10. I currently use Medco's prescription mail order program. Will my prescription be transferred to CVS Caremark's prescription mail-order program?

Yes, if your mail-order prescription has refills remaining, it will be transferred to CVS Caremark. Though your remaining refills will transfer, you must contact CVS Caremark for your next mail-order refill to be processed. You can do this through caremark.com (please note you must register at the site before submitting the request) or by calling CVS Caremark at the number listed on your new prescription ID card.

When you submit your mail-order request, CVS Caremark will ask how you wish to pay and whether you wish to keep that payment method on file. Any payment preference you had on file with Medco will not transfer to CVS Caremark.

11. Are there any mail-order prescriptions that cannot be transferred to CVS Caremark?

Yes, controlled substances and compounded products cannot be transferred even if there are existing refills. For these sorts of drugs, you must obtain a new prescription from your doctor and mail it to CVS Caremark with a mail service order form, which is included in this packet. Additional mail service order forms are available at caremark.com.

If you're not sure if your drug is a controlled substance or compounded product, please consult your doctor.

12. What are the Preferred Drug List and the Rx Preferred Drug Guide?

Depending on which Assurant Health prescription drug program your plan includes, the program is subject to a list or guide of preferred drugs that may be covered by your prescription drug plan. The listed drugs meet the minimum criteria of an independent group of practicing doctors and pharmacists and are the most commonly prescribed generic and preferred brand-name drugs that may be covered by your plan. Lists and guides have been updated to reflect the change to CVS Caremark. Please review your list or guide to see if any changes affect you.

13. How do I access the Preferred Drug List and the Rx Preferred Drug Guide?

You can view the drug list or guide applicable to your plan at assuranthealth.com or caremark.com.

- Before January 1, 2013, you will need your prescription drug benefits ID card handy to determine the correct list or guide to use at caremark.com/assuranthealth.
- On the bottom of your prescription drug benefits ID card, if there are three copays listed (Gen/Pref/Non-Pref), please reference the Rx Preferred Drug Guide. If there are no copays listed or there is a G or B and possibly a coinsurance listed on the bottom of your prescription drug benefits ID card, please reference the Preferred Drug List.
- Beginning January 1, 2013, once you're registered at caremark.com, your specific drug list or guide will automatically display in your account.
- If you need a printed copy of your drug list or guide, please call us at the phone number listed on your prescription ID card.

Actions you should take

14. When should I call CVS Caremark or use caremark.com?

- To find a participating pharmacy
- If you need more information on your mail-order program
- To create your caremark.com member account beginning January 1, 2013

Please note: not all Assurant Health prescription drug benefit plans offer mail-order service. Please check your contract or call Assurant Health to find out if your plan offers mail-order service.

15. How do I know if my pharmacy participates with CVS Caremark?

There is a participating pharmacy chain listing included in this packet. In addition, here are other ways to find participating pharmacies:

- Before January 1, 2013, go to caremark.com/assuranthealth
- Starting January 1, 2013, register at caremark.com
- Call CVS Caremark Customer Care at the phone number listed on your new prescription ID card

If you find your current pharmacy does not participate with CVS Caremark, please contact Assurant Health so we can determine if CVS Caremark could add that pharmacy to its network.

If you have further questions, please call Assurant Health at the number listed on your prescription ID card.