



## HSTA VB Active Employees

Welcome to your prescription benefit administered by CVS Caremark. Your prescription benefit is designed to bring you quality pharmacy care and keep costs down.

The information below is a brief summary of your prescription benefits as well as some frequently asked questions about the CVS Caremark prescription benefit program. CVS Caremark and the EUTF are confident you will find value with your prescription benefit program.

	<b>CVS Caremark - Retail Pharmacy Network</b> <b>For short-term medications</b> (Up to a 30-day supply)	<b>CVS Caremark - Retail Network or Hawaii Mail Service Pharmacy</b> <b>For long-term medications</b> (Up to a 90-day supply)
<b>Where</b>	The CVS Caremark Retail Network includes more than 68,000 participating pharmacies nationwide, including independent pharmacies, chain pharmacies, and CVS pharmacy locations including Longs Drugs. To locate a CVS Caremark participating retail network pharmacy in your area, simply click on "Find a Pharmacy" at <a href="http://www.caremark.com">www.caremark.com</a> or call a Customer Care representative toll-free at 1-855-801-8263.	You have the convenience of getting your long-term medications at any of our CVS Caremark retail network pharmacies or through the mail service pharmacy. Simply mail your original prescription and the mail service order form, which can be found at: <a href="https://eutf.silverscript.com/Documents.aspx">https://eutf.silverscript.com/Documents.aspx</a> , to CVS Caremark. Your medications will be sent directly to your home, or to a location of your choice.
<b>Generic Medications</b> Ask your doctor or other prescriber if there is a generic available, as these generally cost less.	<b>\$5</b> for a generic prescription (30-day supply)	<b>\$9</b> for a generic prescription (90-day supply)
<b>Brand-Name Medications</b> If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from your plan's preferred drug list.	<b>\$15</b> for a brand-name prescription (30-day supply)	<b>\$27</b> for a brand-name prescription (90-day supply)
<b>Preferred Insulin</b>	<b>\$5</b> copayment	<b>\$9</b> copayment
<b>Preferred Diabetic Supplies</b>	<b>\$0</b> copayment	<b>\$0</b> copayment
<b>Specialty Medications</b>	<b>\$5</b> for a generic prescription <b>\$15</b> for a brand-name prescription <b>\$0</b> for oral oncology specialty medications	N/A
<b>Refill Limit</b>	None	None
<b>Maximum Out-of-Pocket</b>	The maximum out-of-pocket for your drug plan expenses are <b>\$4,350</b> per individual and <b>\$8,700</b> per family, per calendar year. Once the amount is reached, no further copayment or coinsurance will be charged for in-network benefits that are covered under the plan. This excludes any non-covered medications or prescriptions not filled at a network pharmacy.	
<b>Web Services</b>	Register at <a href="http://www.caremark.com">www.caremark.com</a> to access tools that can help you save money and manage your prescription benefit. To register, have your Prescription Card ready.	
<b>Customer Care</b>	Address: Pauahi Tower, 1003 Bishop Street, Suite 704 – Hours of Operation: 7:45am – 4:30pm, Monday through Friday or call toll-free at 1-855-801-8263. TDD 711 Plan information is also available on <a href="http://caremark.com">caremark.com</a> or at <a href="http://caremark.com/eutf">caremark.com/eutf</a>	
Please note: When a generic is available, but the pharmacy dispenses the brand-name medication, you may pay the difference between the brand-name medication and the generic plus the generic copayment for some medications.		

† Some prescriptions may require a prior authorization approval before the plan provides coverage.

Copayment, copay or coinsurance 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.

# Frequently Asked Questions

## ABOUT THE CVS/CAREMARK RETAIL NETWORK

### Can I receive additional Prescription ID Cards?

Yes, for additional Prescription ID Cards, please call a Customer Care representative toll-free at 1-855-801-8263.

### May I fill my medication at a non-participating pharmacy?

There are more than 68,000 participating pharmacies in the CVS Caremark retail network. When you choose to go to a non-participating pharmacy, you will pay the full prescription price and will need to send CVS Caremark a paper claim. You should submit a paper claim form along with the original prescription receipt(s) to CVS Caremark for reimbursement of covered expenses. You can download and print a claim form when you log in to [www.caremark.com](http://www.caremark.com). When you receive services from a non-participating (out-of-network) provider, you are responsible for the copayment plus any co-insurance on the eligible charge, plus any cost difference between the actual and eligible charge.

### How do I change my prescription from a non-participating retail pharmacy to a CVS Caremark participating retail pharmacy?

Go to a CVS Caremark participating retail pharmacy and tell the pharmacist where your prescription is currently on file. The pharmacist will contact the pharmacy and make the transfer for you. To find a CVS Caremark participating retail pharmacy, click on "Find a Pharmacy" at [www.caremark.com](http://www.caremark.com).

### When should I use a retail pharmacy instead of the CVS Caremark Mail Service Pharmacy?

You should use the retail pharmacy for your immediate and short-term medication needs. Use mail service located in Hawaii for your long-term maintenance medication needs.

## ABOUT THE CVS CAREMARK MAIL SERVICE PHARMACY

### Where is the CVS Caremark's Mail Service Pharmacy?

CVS Caremark's Mail Service Pharmacy is located in Hawaii on the island of Oahu.

### Why should I use the CVS Caremark Mail Service Pharmacy for my prescriptions?

The CVS Caremark Mail Service Pharmacy is a convenient way for you to order a 90-day supply of maintenance or long-term medication. Your long-term medications can be delivered to your home or a location of your choice with free standard shipping. By using mail service, you minimize trips to the pharmacy and help to keep plan costs lower.

### How long does it take for my prescriptions to arrive by mail?

Your prescription order will be processed and mailed in 2-5 days from the day we receive your order.

### How do I check the status of my order?

You can check your refill order status at [www.caremark.com](http://www.caremark.com) or by calling toll-free at 1-855-801-8263.

### How should I ask my doctor or other prescriber to write my prescription in order to receive the maximum benefit from the CVS Caremark Mail Service Pharmacy?

Remind your doctor or other prescriber to write a "90-day supply plus refills," when clinically appropriate, for maintenance medications that are purchased through the CVS Caremark Mail Service Pharmacy. CVS Caremark must fill your prescription for the exact quantity of medication that your doctor or healthcare provider prescribes, up to your plan design limit. When you need to take your maintenance medication right away, ask your doctor or other prescriber for two prescriptions:

- The **first prescription** for up to a 30 -day supply
- The **second prescription** for up to a 90-day supply, with refills when clinically appropriate

Have the short-term supply filled immediately at a CVS Caremark participating retail pharmacy and when you are ready send the 90-day supply prescription to the CVS Caremark Mail Service Pharmacy located on Oahu, Hawaii.

## ABOUT THE CVS CAREMARK DRUG LIST

### What is a drug list?

It is a list of preferred prescription medications that have been chosen because of their clinical effectiveness and safety. This list is typically updated every three months. The drug list promotes the use of generic medications whenever possible. Generic medications are therapeutically equivalent to brand-name medications and must be approved by the U.S. Food and Drug Administration (FDA) for safety and effectiveness. Generally, generic medications cost less than brand-name medications. You can get a drug list by either visiting [www.caremark.com](http://www.caremark.com) or by calling Customer Care toll-free at 1-855-801-8263. Some prescriptions may require a prior authorization before the plan provides coverage.

### How do I change to a generic drug?

To save money, have your doctor or other prescriber choose a generic medication from the CVS Caremark Drug List, if appropriate. You may want to take the list with you when you visit your doctor or other prescriber.