



Your Personal Prescription Benefit Program

HSTA VB Non-Medicare Retirees

Welcome to your prescription drug benefit administered by CVS Caremark. Your prescription benefit is designed to bring you quality pharmacy care that may help you save money.

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 want to help you find value with your prescription benefit program.

	CVS Caremark Retail Pharmacy Network	CVS Caremark Retail and Hawaii Mail Service Pharmacy
Where	The CVS Caremark Retail Network includes more than 68,000 participating pharmacies nationwide, including independent pharmacies, chain pharmacies, and CVS pharmacy locations. To locate a CVS Caremark participating retail network pharmacy in your area, simply click on "Find a Pharmacy" at www.caremark.com 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. To use mail, simply mail your original prescription and the mail service order form to CVS Caremark, contact Customer Care at 1-855-801-8263, or click "Start Mail Service" at www.caremark.com . Your medications will be sent directly to your home or to a location of your choice.
Day Supply	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.	\$5 for a generic prescription	\$9 for a generic prescription
Brand-Name Medications If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from your plan's drug list.	\$15 for a brand-name prescription	\$27 for a brand-name prescription
Specialty Medications	\$5 for a generic prescription \$15 for a brand-name prescription	N/A
Preferred Insulin	\$5 copayment	\$9 copayment
Diabetic Supplies	\$0 copayment	\$0 copayment
Refill Limit	None	None
Web Services	Register at www.caremark.com to access tools that can help you save money and manage your prescription benefit. To register, have your Prescription Card ready.	
Customer Care	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 www.caremark.com or at caremark.com/eutf .	
Please note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you may pay the difference between the brand-name medication and the generic plus the brand copayment.		

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 fixed amount, or a percentage of the prescription price, 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

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. When you receive services from a non-participating (out-of-network) provider, you are responsible for the copayment plus any coinsurance of 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.

ABOUT THE CVS CAREMARK MAIL SERVICE PHARMACY

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

The CVS Caremark Mail Service Pharmacy is located in Hawaii and is a convenient way for you to order up to a 90-day supply of maintenance or long-term medication. You can have your long-term medications delivered to your home or to 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 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 or by calling toll-free at 1-855-801-8263.

How should I ask my doctor or other prescriber to write my prescription so that I can take advantage of using 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 health care 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 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 and preferred brand-name 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 caremark.com/eutf 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 or preferred drug?

To save money, have your doctor or other prescriber choose a generic or preferred brand-name 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.