



## 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.

	<b>CVS/caremark Retail Pharmacy Network</b> For short-term medications (Up to a 30-day supply)	<b>CVS/caremark Retail and Hawaii Mail-Service Pharmacy</b> For long-term medications (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 <b>1-855-801-8263</b> .	You have the convenience of getting your long-term medications at any of our CVS/caremark retail network pharmacies or at the mail service pharmacy. If you wish to use the convenient mail service pharmacy, simply mail your original prescription and the mail service order form to CVS/caremark. Your medications will be sent directly to your home or 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 health care provider to prescribe from your plan's preferred drug list.	<b>\$15</b> for a preferred brand-name prescription (30-day supply)	<b>\$27</b> for a preferred brand-name prescription (90-day supply)
<b>Specialty Medications</b>	<b>\$5</b> for a generic prescription <b>\$15</b> for a brand-name prescription	N/A
<b>Preferred Insulin</b>	<b>\$5</b> for an insulin copayment (30-day supply)	<b>\$9</b> for an insulin copayment (90-day supply)
<b>Diabetic Supplies</b>	<b>No copayment</b>	<b>No copayment</b>
<b>Refill Limit</b>	None	None
<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 ID card ready.	
<b>Customer Care</b>	Visit <a href="http://Caremark.com">Caremark.com</a> or call toll-free at <b>1-855-801-8263</b> .	
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 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 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?

Yes, but you will pay more. 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 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](http://www.caremark.com).

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

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

## ABOUT THE CVS CAREMARK MAIL SERVICE PHARMACY

### Where is the CVS Caremark Mail Service Pharmacy located?

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 up to a 90-day supply of maintenance or long-term medication. You can have your long-term medication 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 two to five 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 [Caremark.com](http://Caremark.com) or by calling toll-free at 1-855-801-8263.

### How should I ask my doctor or other prescriber to write me a 90-day prescription so 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 or Longs Drugs and send the 90-day supply prescription to the CVS Caremark Mail Service Pharmacy located on Oahu.

## 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 by a committee of health professionals. The drug list promotes the use of preferred brand-name medications and 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 visiting [www.caremark.com](http://www.caremark.com) or by calling Customer Care toll-free at 1-855-801-8263.

### 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.

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