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HSTA Non-Medicare Retirees Your Prescription Drug Plan

	Participating Pharmacy or CVS Caremark Mail Pharmacy	Non-Participating Pharmacy
Calendar Year Maximum Out-of-Pocket (CY MOOP)	\$2,000 per person	
Day Supply	30/60/90	30/60/90
Generic Medications Best option to help you save money	\$5/\$9/\$9	\$5/\$9/\$9 + 30%
Brand-Name Medications Best option when a generic isn't available	\$15/\$27/\$27	\$15/\$27/\$27 + 30%
Insulin	\$5/\$9/\$9	\$5/\$9/\$9 + 30%
Diabetic Supplies	No charge	No charge
Specialty Medications	30-day supply only Generic/brand copayments apply Oral oncology: No charge Mail Pharmacy: Not covered	30-day supply only Generic/brand copayments apply Oral oncology: 30% Mail Pharmacy: Not covered
Website	Register at Caremark.com	
Customer Care	Call toll-free 1-855-801-8263, TDD 711	

New Plan Changes

Effective January 1, 2025

Added a \$2,000 per person calendar year maximum out-of-pocket (CY MOOP). The CY MOOP will apply to specialty and non-specialty drugs.

Some medications require prior authorization, step therapy, and quantity duration management rules.

Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be 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.

Network (Participating) Pharmacies

EUTF's prescription drug plan offers a large network of pharmacies to fill your prescriptions. There are over 200 pharmacies statewide and over 68,000 pharmacies nationwide. Use the pharmacy locator feature on **Caremark.com** or the mobile app to locate a network pharmacy near you.

The Mail Order Program is voluntary, convenient, and affordable. To start mail order and fill your prescriptions through the Mail Pharmacy, contact CVS Caremark at **1-855-801-8263**. **Note:** The Mail Pharmacy does not have the capability to bill more than one insurance plan and thus, unable to coordinate benefits.

Acute & Maintenance Medications

Acute medications (or short-term medications) are prescribed for urgent treatment of an injury or illness. Examples of acute prescriptions include antibiotics, cough medications, or medications for pain relief. Acute prescriptions can be filled at any retail pharmacy.

Maintenance medications (or long-term medications) are those prescriptions taken for an extended period of time to treat chronic conditions such as high blood pressure, diabetes, heart disease, or high cholesterol. Fill your maintenance medications in a 90-day supply to ensure that you have an ample supply of your medications on hand to manage your health condition as directed by your prescriber.

Specialty Medications

Specialty medications are high-cost medications used to treat complex, chronic conditions like cancer, auto-immune diseases like rheumatoid arthritis or multiple sclerosis (MS), or rare diseases such as hemophilia. In general, specialty drugs taken at home and self-administered (either orally or by injection) that are filled by a pharmacy are covered under your prescription drug benefit. Specialty drugs administered by a healthcare provider and dispensed onsite (e.g., a doctor's office or outpatient treatment center) are generally covered under your medical benefit. Your doctor determines whether they have the specialty product to dispense and where the claim is submitted, so provide both your medical and pharmacy cards to your provider to ensure coverage. **Note:** There is no coordination of benefits between the EUTF medical and prescription drug plans.

Out-of-Network (Non-Participating) Pharmacies

If you fill your prescription at a non-participating pharmacy (while traveling for example), you are responsible for paying the full cost of the drug at the time of purchase and reimbursement will be limited to the eligible charge less the out-of-network cost share. A member request for claim reimbursement must be submitted to CVS Caremark within one year from the date of purchase. A claim can be submitted online through **Caremark.com** or the mobile app. To submit a paper claim, go to **Caremark.com/portal/asset/paperclaim_std_eng.pdf** to download the form or request one at **1-855-801-8263**.