

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

Below are some frequently asked questions that will provide you with valuable information.

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I am an EUTF Active Employee or an EUTF pre-65 retiree, am I required to fill my prescriptions for maintenance medications at mail or at CVS/Longs Drugs pharmacies?

No. As of October 1, 2013, EUTF Active Employees enrolled on the PPO or HMO plan, and as of January 1, 2014 for EUTF pre-65 retirees, the plan was changed to allow you to fill prescriptions for maintenance medications at any retail network pharmacy or you may continue to fill those prescriptions using the CVS Caremark mail service pharmacy.

I am an EUTF Active Employee or an EUTF pre-65 retiree, am I required to fill my prescriptions for maintenance medications in a 90-day supply?

Yes, you must fill your prescriptions for maintenance medications in a 90-day supply whether you fill your prescription at a retail network pharmacy, or through the mail service pharmacy. However, participants are initially allowed 3-30 day fills at the retail pharmacy for each new medication or new dosage amount to determine if the medication or dosage is correct.

Why should I use CVS Caremark mail service pharmacy for my long-term 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 medication (also known as long-term medication). Your long-term medications can be delivered to your home, office 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.

I currently pick up my medications at a retail pharmacy, what can I do if I would like to change this to mail?

To transfer your drug prescription from a **retail** pharmacy to mail order through CVS Caremark:

- Login to **My Account** on www.caremark.com.
- Select **Order Prescriptions** at the top of the page.
- Select the **Transfer a Prescription** link.
- Select the **Local Pharmacy to Mail Service** link.
- Enter your drug name, choose medicine form and strength, and continue your request to order your transfer to mail order.
- Once you submit your transfer request, CVS Caremark contacts your provider for you to make the switch.

Where should I fill my 90-day supply of long-term medication?

You can get a 90-day supply of your long-term medication through any CVS Caremark retail network pharmacy, including Longs Drugs, or you may fill your prescription at the mail service pharmacy located in Hawaii.

How long does it take for my prescription 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 CVS Caremark mail service pharmacy order?

You can check the status of your mail service order at www.caremark.com or call toll-free **1-855-801-8263**.

How should I ask my doctor to write my prescription to receive the maximum benefit?

For long-term medication, ask your doctor to write a prescription for a 90-day supply plus up to three refills (when clinically appropriate). The pharmacy must fill your prescription for the exact quantity that your doctor prescribes, up to your plan design limit.

If you need to take your long-term medication right away, ask your doctor for two prescriptions:

- The **first** for up to a 30-day supply to be filled right away at any retail pharmacy in the CVS Caremark Pharmacy Network
- The **second** for a 90-day supply with as many as three refills (if appropriate) to be filled at any CVS Caremark retail network pharmacy, including Longs Drugs, or through the mail service pharmacy located in Hawaii. Have your doctor call or fax the prescription to the pharmacy, or ask for the original so you may take it to the network pharmacy of your choice, or send it with a mail-order form to the mail service pharmacy.

What are long-term or maintenance medicines?

Long-term or maintenance medicines, which are usually for a 90-day supply, are taken regularly for chronic conditions or long-term therapy. A few examples include medications for managing high blood pressure, asthma, diabetes or high cholesterol. You may save time and money by filling your maintenance medicine through CVS Caremark's mail service pharmacy.

What are immediate or short-term medicines?

Immediate or short-term medicines are used for conditions that need to be treated right away (e.g., coughs, colds, flu and infections), which usually have a 30-day supply limit. Fill these types of prescriptions at a participating retail network pharmacy.

Are birth control pills considered long-term medications?

Yes, birth control pills are considered long-term medications.

When should I use a pharmacy in the CVS Caremark Pharmacy Network instead of the CVS Caremark mail service pharmacy?

You should use a pharmacy in the CVS Caremark Pharmacy Network for your immediate and short-term medication needs, generally those you take for 30 days or less, or for the first fill of a long-term medication that is new for you.

How do I find a pharmacy in the CVS Caremark Pharmacy Network?

To find a network pharmacy near you, use the “Find a Local Pharmacy” tool on caremark.com or you can also call Customer Care toll-free at **1-855-801-8263**. Representatives are available to help you 24 hours a day, 7 days a week.

Are there pharmacies other than Longs Drugs in the CVS Caremark Pharmacy Network?

Yes. The CVS Caremark Pharmacy Network includes more than 200 pharmacies in Hawaii and more than 67,000 pharmacies nationwide. The network includes Longs Drugs, Walgreens, Wal-Mart, Times, Safeway, and other pharmacies.

How do I transfer my prescription from a non-participating retail pharmacy (i.e., not in the CVS Caremark Pharmacy Network) to a participating retail pharmacy (i.e., in the CVS Caremark Pharmacy Network)?

First, find a participating retail pharmacy by clicking on “Find a Local Pharmacy” at caremark.com or by calling a Customer Care Representative toll-free at **1-855-801-8263**. Next, go to a participating retail pharmacy and tell the pharmacist where your prescription is currently on file. The pharmacist will contact the pharmacy and transfer the prescription for you.

Can I fill my prescription at a non-participating retail pharmacy?

If 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 co-insurance of the eligible charge, plus any cost difference between the actual and eligible charge.

What is a drug list?

A drug list 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 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 either visiting www.caremark.com or by calling Customer Care toll-free at 1-855-801-8263. To save money, have your doctor prescribe a generic or

preferred brand-name medication from the CVS Caremark Drug List. You may want to take it with you when you visit your doctor for a prescription

Why should I ask for a generic medicine?

If a generic medicine is available for a prescribed brand-name medicine, choosing a generic is one of the best ways to save money. A generic medicine is one that has been approved by the FDA. FDA approval means that a generic medicine has the same quality, strength and effectiveness as its brand-name equivalent, even though a generic medicine may be a different shape or color than the brand medicine.

About My Medication

Why did my medication change?

If there is a less-expensive alternative to a medication you have been prescribed, we may contact your doctor and ask whether it would be appropriate to change to another medication. In most cases, the alternatives are generic equivalents or brand-name medications included on the CVS Caremark Drug List. This may result in your doctor prescribing a different brand-name product or a generic in place of your original prescription. It is our policy never to make such a substitution without your doctor's approval.

What if I don't want my medication changed?

If you do not want your medication changed from a brand-name to an alternative within the same drug class (either a generic or a preferred brand-name product), ask your doctor to do the following:

- Check the "Dispense as Written" (DAW) box on the prescription form
- Write "Do Not Substitute" on the prescription form
- Put a note in your chart to remind your doctor not to authorize any changes to the medication

Please note: you will be charged the generic or brand-name copay, plus the difference in cost between the requested drug and the preferred alternative.

Specialty Pharmacy

What are specialty medications?

Specialty medications are used to manage long-term (chronic), rare and complex conditions or genetic disorders. These disorders include cancer, multiple sclerosis, growth hormone disorders, immune deficiencies and more. The medications are often injectable or intravenously (IV) infused, but may also be in oral or inhaled form. These medications typically have special storage and handling needs, and cost more than other drugs because of the way the drugs are made. CVS Caremark provides special support for these patients, including 24-hour access to pharmacy services and emergency pharmacist consultation, as well as ongoing support and counseling. Learn more about CVS Caremark Specialty Pharmacy at www.CVSCaremarkSpecialtyRx.com.

What is my benefit coverage for specialty medications?

You may view your benefits at www2@caremark.com/eutf or contact CVS Customer Care at 1-855-801-8262. You can also refer to your EUTF Reference Guide which is available online at eutf.hawaii.gov,

About My Plan Benefits

What is a copayment, copay or coinsurance?

Copayment, copay or coinsurance is the amount you have to pay for your prescription, according to your plan, with the balance, if any, paid by a Plan.

Where can I get information on my prescription drug benefits?

You can refer to your EUTF Reference Guide which is available online at eutf@hawaii.gov, or you may go to www2@caremark.com/eut. You may also contact Customer Care at 1-855-801-8262

I have another prescription drug coverage through another plan, what should I do to coordinate plan coverage and what can I expect?

If you have additional drug coverage through another carrier or plan, please have that information available so we can update your files and coordinate your drug claims properly. Call CVS Caremark Customer Care at 1-855-801-8263 to advise of your other coverage. Representatives are available 24 hours a day, seven days a week to answer any questions you may have.

The amount I pay seems different than my prior plan, why?

CVS Caremark is administering your plan benefits as listed in your EUTF Reference Guide. However, some changes may be due to a difference in formularies between plans or the tier a medication may fall under. For additional questions regarding specific medication copays, please call CVS Caremark Customer Care at 1-855-801-8263 to advise of your other coverage. Representatives are available 24 hours a day, seven days a week to answer any additional questions you may have.

Can I get more prescription ID cards?

You can get more prescription ID cards by calling toll-free **1-855-801-8263** or by visiting **caremark.com** to print out more cards.

What if I have more questions?

Call us toll-free at **1-855-801-8263**. Customer Care is available **24 hours a day, seven days a week, or you may visit caremark.com**. We look forward to helping you better manage your health.