Frequently Asked Questions Regarding IBM 2017 Benefits

KEY DATES FOR ONLINE BENEFITS INFORMATION:

IBM's Annual Enrollment runs Monday, October 3, 2016 – Friday, October 21, 2016
Your dedicated IBM team will be able to answer
any questions you may have about your 2017 prescription benefits.
Call CVS Caremark® Customer Care at 855-465-0030
(TTY: 800-863-5488) 24 hours a day, seven days a week.

Before January 1, 2017: View information on your new prescription benefits including drug
costs, network pharmacy locations and formulary list at:
Caremark.com/ibmpre65. You will be able to see your personal 2017 information by signing
on to Caremark.com effective January 1.

After January 1, 2017: If you are new to CVS Caremark, register at Caremark.com to
order prescription refills, sign up for mail service, order mail service prescriptions, check
coinsurance amounts, access drug information (including lower-cost alternative
medications), health tips and more.

Q: Will I receive a new prescription benefit card for 2017?
A: Only those who are new to CVS Caremark will receive a prescription benefit card. If you were
already enrolled in an IBM self-insured medical option, even if you changed options for 2017, you
will not receive a new card.

Q: If I don't receive my prescription benefit ID card by January 1 what should I do?
A: Call CVS Caremark Customer Care at 855-465-0030 to have an ID card mailed to your home
and also assist you in printing a temporary ID card online if you prefer. To print a temporary ID
card online, Customer Care will send you a Quicklink that will allow you to register at
Caremark.com without an ID card.

Q: Do I need to show my prescription benefit ID card to the retail pharmacist?
A: You will need to present your prescription ID card to your local retail pharmacist the first time
you fill a prescription in 2017 at a retail pharmacy. If you are new to CVS Caremark, you will need
your ID card to register for the first time on Caremark.com in order to set up your username and
password information.

Q: If I lose my prescription benefit card, what is the fastest way to get a new one?
A: You can get another prescription ID card by contacting CVS Caremark Customer Care at
855-465-0030. You can also go to Caremark.com to print out a temporary card if you have
previously registered as a member (this is because your ID number is already in your online
account information). You will select “My Prescriptions” and then choose “Print My Prescription
Benefit Card.”

COINSURANCE*/DRUG COSTS

Q: How can I find out how much my coinsurance is going to be?

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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.
This document contains references to brand-name prescription drugs that are trademarks or registered trademarks of
pharmaceutical manufacturers not affiliated with CVS Caremark.
Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.
A: Use CVS Caremark’s Check Drug Cost and Coverage tool. Prior to January 1, you can find out how much your coinsurance will be in the next year by visiting Caremark.com/ibmpre65. If you are looking for drug costs for the current year, sign on to Caremark.com and use the Check Drug Cost and Coverage tool that is set up for your current IBM plan option coverage. You can also call CVS Caremark Customer Care at 855-465-0030.

When you visit Caremark.com/ibmactives, you simply click on “Plan Options,” then click on “Choose A Plan,” and then click on the “Check Drug Cost” link in the upper right hand corner. A new window will open up. Enter your specific medication information using the “Search for a Drug” feature.

Q: How can I compare the prices of brand-name drugs and any generic options?
A: Before January 1, 2017, you can find the costs of both brand-name drugs and generic options by calling Customer Care at 855-465-0030 or you can visit Caremark.com/ibmpre65:

- Click on “Plan Options”
- Then click on “Choose A Plan”
- Then click on the “Check Drug Cost” link in the upper right hand corner. A new window will open up
- Enter your specific medication information using the “Search for a Drug” feature
- The “Coverage and Cost Results” page will show you the cost of brand and generic medications for 30-day supplies at a retail pharmacy and 90-day supplies through mail service. To view the cost of a 90-day supply at retail through Maintenance Choice®, simply click on the “change quantity and time” option at the bottom and insert 90 days at retail instead of 30 days.* Please note, this feature is only available at CVS Pharmacy®, (including those within Target stores)

*Quantities may vary depending on plan design.

A sample of what this page would look like:

![Cost and Alternatives for ADVAIR DISKUS 100-50MCG DISK W/DEV](image)

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To find the cost of a medication for the current year, use the Check Drug Cost and Coverage tool by signing into Caremark.com and clicking on the icon on the top of the home page.

FILLING PRESCRIPTIONS AFTER JANUARY 1:

Q: How do I order prescriptions after January 1?
A: Choosing how to fill your prescription depends on whether you are ordering a short-term or long-term medication:

- **A short-term medication** is generally taken for a limited period of time, such as an antibiotic, or the beginning of a new long-term medication. You can purchase up to three 30-day supplies of a medication at a retail pharmacy; the initial fill and two refills. Prescriptions for short-term medications can be purchased at any pharmacy in (or out of) the CVS Caremark Retail Pharmacy Network. There are nearly 68,000 in-network pharmacies nationwide, including independent pharmacies, chain pharmacies and more than 9,600 CVS Pharmacy locations. You can find a participating pharmacy at Caremark.com (be sure you have registered as a member using your prescription ID card number so you can obtain username and password information).

- **A long-term medication** is taken regularly for chronic conditions such as high blood pressure, asthma, diabetes or high cholesterol. After your third fill of a medication at retail you must change to ordering your medication through CVS Caremark Mail Service Pharmacy™ or Maintenance Choice. You can fill up to 90-day supplies of your long-term medications through CVS Caremark Mail Service Pharmacy or fill a 90-day supply of your long-term medication at CVS Pharmacy (including those within Target stores) (see page 4 for details).

Q: How can I check that my current pharmacy is in the CVS Caremark Retail Pharmacy Network?
A: New plan members should use the pharmacy locator tool found on Caremark.com/ibmpre65. If you are an existing member, sign into Caremark.com to use your pharmacy locator tool. You can also call CVS Caremark Customer Care at 855-465-0030.

Q: What happens if I fill my prescription at a non-network pharmacy?
A: The CVS Caremark Retail Pharmacy Network consists of nearly 68,000 pharmacies. However, if your local pharmacy is not participating in the CVS Caremark Retail Pharmacy Network, you will need to pay the full cost of the prescription price. You then need to submit a paper claim form, along with the original prescription receipt(s) to CVS Caremark for reimbursement of covered expenses. The IBM Managed Pharmacy Program will only reimburse you for up to a 30-day supply of a medication at the U&P rate (which may be lower than the amount you paid at the pharmacy). You can obtain a claim form by calling CVS Caremark Customer Care at 855-465-0030 or by signing on to Caremark.com. One will also be mailed to you as part of your Welcome Kit in late December.

Q: How do I transfer my prescription from a non-network retail pharmacy to a network retail pharmacy?
A: You can easily transfer your prescriptions. First, find a network retail pharmacy by logging on to Caremark.com, clicking on “Order Prescriptions” then click “Find a Pharmacy.” You can also call CVS Caremark Customer Care at 855-465-0030 for pharmacy locations. Next, go to a participating retail pharmacy and tell the pharmacist where your prescription is currently on file. The pharmacist will contact your current pharmacy and make the transfer for you.

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**Q:** Can CVS Caremark transfer my prescription from a retail pharmacy to mail service?

**A:** Yes. First, call CVS Caremark Customer Care at 855-465-0030. Have your prescription information, ID card and doctor’s name with you when you call. We will then contact your doctor for a 90-day prescription and mail it to you within 7 to 10 days after receiving the prescription from your doctor. If you would prefer to pick up the medication at a retail local CVS Pharmacy (including those within Target stores), let us know and we will have your 90-day prescription filled at your local CVS Pharmacy (including those within Target stores). Please make sure your contact information is up to date on Caremark.com. If your prescription is more than $300, the pharmacist will contact you to get your verbal approval prior to shipping your order.

**Q:** Will the label on my medication indicate when I can order the next refill?

**A:** Yes. Your label will show the date of your next refill and the number of refills left on your prescription.

**Q:** What do I need to do to be able to speak to CVS Caremark about a prescription for a dependent over age 18?

**A:** You will be asked to identify yourself, as well as authenticate the dependent over the age of 18.

**Q:** How do I obtain a vacation supply of medication?

**A:** Your benefit plan allows you to obtain vacation supplies. Please contact CVS Caremark Customer Care at 855-465-0030, and let us know you are going on vacation and provide your dates of travel.

**Q:** Where can I obtain a claim form, and where do I send it?

**A:** You can sign on to Caremark.com and download a claim form. You can also call CVS Caremark Customer Care at 855-465-0030. Once completed, send your claim form to: CVS Caremark, P.O. Box 52136, Phoenix, Arizona 85072-2136.

**MAINTENANCE CHOICE®**

**Q:** What is Maintenance Choice?

**A:** Maintenance Choice is a feature of the IBM Managed Pharmacy Program. You can have your mail service prescriptions shipped directly to your home or you can choose to pick them up at your local CVS Pharmacy (including those within Target stores) for the same lower coinsurance as mail service. The Maintenance Choice feature allows you to pick up your 90-day supply of medication at your local CVS Pharmacy (including those within Target stores).

**Q:** Can I pick up a 90-day supply at any retail pharmacy or just a CVS Pharmacy?

**A:** CVS Pharmacy (including those within Target stores) are the only retail pharmacies where 90-day supplies will be covered. There are benefits to choosing each:

<table>
<thead>
<tr>
<th>With CVS Caremark Mail Service Pharmacy</th>
<th>At a CVS Pharmacy (including those within Target stores)</th>
</tr>
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<tbody>
<tr>
<td>You May:</td>
<td>You May:</td>
</tr>
<tr>
<td>• Enjoy convenient home delivery or delivery to another location of your choice</td>
<td>• Pick up your 90-day supply of medication directly from the pharmacy at a time that is convenient for you</td>
</tr>
<tr>
<td>• Receive medication in confidential, tamper-resistant and (when necessary) temperature-controlled packaging</td>
<td>• Enjoy same-day prescription availability</td>
</tr>
<tr>
<td>• Talk to a pharmacist by phone in the privacy of your own home</td>
<td>• Talk face to face with a pharmacist</td>
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TTY: 1-800-863-5488
Q: Why can I only go to a CVS Pharmacy for Maintenance Choice? Why aren't there other pharmacy chains allowed?
A: CVS Pharmacy, the retail pharmacies, and CVS Caremark, the pharmacy benefit manager, are two different companies, but owned by the same parent company. Because of this relationship, CVS Caremark is able to provide you with a 90-day supply of medication at CVS Pharmacy (including those within Target stores) for the same price as mail service. This preferred pricing does not extend to other retail pharmacies.

Q: What medications are included in Maintenance Choice?
A: All your long-term medications available through mail service can also be picked up at a CVS Pharmacy location through the Maintenance Choice program. You can also have your specialty medications shipped to a CVS Pharmacy (including those within Target stores) for pick up.*
*Where allowed by law. In-store pickup is currently not available in Arkansas, Oklahoma and West Virginia. Some states require first-fill prescriptions to be transmitted directly to the dispensing specialty pharmacy. Products are dispensed by CVS Specialty and certain services are only accessed by calling CVS Specialty directly. Certain specialty medication may not qualify. Services are also available at Long’s Drugs locations.

Q: How do I start getting my 90-day supplies at retail through Maintenance Choice?
A: If you have a valid prescription at mail service, you can transfer it to your local CVS Pharmacy by calling CVS Caremark Customer Care at 855-465-0030 or signing on to Caremark.com. Once you are signed in, click on “My Prescriptions”, then click “Transfer a Prescription” and then “Change from CVS Caremark Mail Service Pharmacy to Pick Up.”

If you need to obtain a new prescription, you can have the pharmacist at your local CVS Pharmacy (including those within Target stores) contact your doctor for a 90-day prescription. You can also ask your doctor to call the CVS Pharmacy (including those within Target stores) with a 90-day prescription. Let the pharmacist know that your prescription benefit program includes Maintenance Choice.

Q: How do I get a new 90-day mail service prescription?
A: There are three ways to start using CVS Caremark Mail Service Pharmacy:

1. **ePrescribe**: Ask your doctor to ePrescribe a 90-day prescription through CVS Caremark.
2. **Mail**: Ask your doctor for a 90-day prescription. Go to Caremark.com and download a mail service order form. Send the completed form along with your prescription to the address provided on the form. A mail service form will also be sent to you in your Welcome Kit.
3. **Phone**: Call Customer Care at 855-465-0030 and we will contact your doctor for you.

Q: Can I receive some of my long-term prescriptions by mail and others at my local CVS Pharmacy?
A: Yes. You can choose which of your 90-day prescriptions you want to receive by mail, and which ones you want to pick up at your local CVS Pharmacy (including those within Target stores).

Q: There isn’t a CVS Pharmacy in my area. Can I get a 90-day supply at my local retail pharmacy?
A: No. Maintenance Choice is only available through CVS Pharmacy (including those within Target stores) at this time. Coverage at other network pharmacies will only be provided for the usual retail benefit, up to three 30-day fills.

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MAIL SERVICE PHARMACY

Q: How do I start using CVS Caremark Mail Service Pharmacy?
A: Choose one of three easy ways:

1. ePrescribe: Ask your doctor to ePrescribe a 90-day prescription through CVS Caremark.
2. Mail: Ask your doctor for a 90-day prescription. Go to Caremark.com and download a mail service order form. Send the completed form along with your prescription to the address provided on the form. A mail service form will also be sent to you in your Welcome Kit.
3. Phone: Call Customer Care at 855-465-0030.

Q: How can I check the status of my refill order?
A: Members can check the status of a refill order for medications by signing on to Caremark.com. Click “My Prescriptions” on the top right of the page, then click “Prescription History and Order Status.” You can also call CVS Caremark Customer Care at 855-465-0030. You can check the status of your refill orders for specialty medications by calling CVS Caremark Customer Care at 855-465-0030.

Q: Is there a charge for shipping and handling, and for expedited shipping?
A: We mail your prescription to you through the U.S. Postal Service (USPS) at no extra cost. For expedited shipping, we normally use UPS. Additional charges apply if you select next day or second-day delivery. Once your order is processed, we offer two-day delivery for $17 and overnight for $23.

Q: How long does it take to receive my medications that I order through CVS Caremark Mail Service Pharmacy?
A: For new prescriptions, it can typically take up to 10 days from the day you submit your order for delivery of your medication. Refills are usually delivered within seven days of placing your order. Although CVS Caremark processes the orders within a day or two, the exact delivery day is dependent on the USPS.

Q: How do I pay for medications that I receive through CVS Caremark Mail Service Pharmacy?
A: You can pay using any major credit card, debit card (including your health debit card), check or money order. For credit card payments, simply include your Visa, MasterCard, Discover or American Express number and expiration date in the space provided on the mail service order form. Make sure your contact information is up to date on Caremark.com. Even if we have your permission to charge your credit card, since we cannot accept returned medication, we will contact you if the cost of your prescription is more than $300.

Q: What if I want to speak with a pharmacist?
A: You can speak to a pharmacist 24 hours a day, seven days a week, by calling CVS Caremark Customer Care at 855-465-0030. When you call, you may be asked several questions to verify your identification.

Q: I'm going to run out of medication before my next mail service delivery. Can I get my supply at a retail pharmacy? Will it cost me more?
A: A feature of the IBM Managed Pharmacy Program is called the Mail Service Bridge Supply Program. This program provides you with easy access to a short-term supply of medication through your local CVS Pharmacy while you are waiting for a mail service shipment. You can

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obtain up to a seven-day supply at one of the more than 9,600 CVS Pharmacy locations at no extra cost to you.

The CVS Pharmacy location works with the mail service pharmacy to coordinate your bridge supply. The amount of medication you receive at your local CVS Pharmacy is subtracted from the amount of medication that will be shipped to you from CVS Caremark Mail Service Pharmacy. This helps ensure that you will receive the full 90-day supply between the two pharmacies. You will pay for your full 90-day supply through your mail service account at the time your mail prescription is shipped.

If you do not live near a CVS Pharmacy, you can also obtain a short-term supply at any retail pharmacy. You will need to call CVS Caremark Customer Care at 855-465-0030 to authorize the supply and you will need to obtain a new prescription for that short-term supply.

Q: What type of packaging does CVS Caremark use to send mail service prescriptions?
A: We use tamper-resistant packaging. Prescriptions are sent in a white envelope and there is no indication that medications are enclosed.

Q: How will I know if my order is shipped in more than one package?
A: CVS Caremark usually ships your entire mail service prescription in one package. If your order does require two packages, CVS Caremark will call you to let you know.

Q: What if my medications need to be refrigerated?
A: Medications that are temperature sensitive are shipped in temperature-controlled packages. CVS Caremark determines the need for overnight shipments of temperature-sensitive prescriptions based on the forecasted temperatures at the location of the mail service pharmacy, your shipping address and the type of medication. Any prescriptions that need to be shipped overnight will be at no cost to you. Please remember not to leave your package in an outdoor mailbox for an extended time such as a weekend.

Q: Does CVS Caremark have a program that will automatically refill my medications? If so, how does it work?
A: Yes. Automatic Refills and Renewals is a no-cost service that does the refill ordering work for you, so you do not have to spend time online, on the phone or filling out a form.

Once enrolled, you will receive a message from CVS Caremark that your prescription will be refilled 15 days prior to the order being processed. You can choose to receive these messages by automated phone call, email or text message. You will also automatically receive a message in your Secure Message Center on Caremark.com.

When you receive the message stating that your prescription is about to be refilled or renewed, you have 15 days to cancel or change the order. For any prescription that is about to expire or run out of refills, we will contact the doctor to obtain a prescription.

We will also send a message to you through your selected method of communication when the order is shipped.

Q: What is the CVS Caremark policy regarding returned medications?
A: Return of a mail service prescription order must be authorized by CVS Caremark first. If a medication is damaged or incorrect, please call CVS Caremark Customer Care at 855-465-0030. A CVS Caremark representative will review your concerns. If CVS Caremark authorizes the return of the medication, you will be sent a “merchandise return kit” for the authorized return. CVS Caremark

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will NOT provide reimbursement for unauthorized returns.

**Q:** Can I mail in my prescription in December and ask that it be filled in January?
**A:** Yes. CVS Caremark can hold prescriptions for members who send in their prescriptions during the last 10 days of plan year. You will be need to specifically request that the prescription be held until next plan year on your mail service order form.

**FORMULARY**

**Q:** How do I find out if there is a generic option for my medication?
**A:** Sign into Caremark.com and:

- Click on “Check Drug Cost” link in the upper right hand corner. A new window will open
- Enter your specific medication information using the “Search for a Drug” feature
- The “Coverage and Cost Results” page will show you the cost of brand and generic medications for 30-day supplies at a retail pharmacy and 90-day supplies through mail service. To view the cost of a 90-day supply at retail through Maintenance Choice, simply click on the “change quantity and time” option at the bottom and insert 90 days at retail instead of 30 days. Please note, you can only fill 90-day supplies at retail CVS Pharmacy (including those within Target stores) or through mail order.

**PRIOR AUTHORIZATION (PA)**

**Q:** How do I find out if my medication requires PA?
**A:** If you are currently on a medication and it will require a PA in the new year, you will receive a letter from CVS Caremark notifying you of the change. Additionally, prior to January 1, the list of medications which require a PA in the new year will be posted on Caremark.com/ibmactives. You can also call CVS Caremark Customer Care at 855-465-0030 and they can assist you. After January 1, you can also log on to Caremark.com and click “Check Drug Coverage and Cost.”

**Q:** How do I obtain a PA for a medication?
**A:** Please ask your doctor to call us at 855-465-0030 (24 hours a day, 7 days a week) to request PA.

**Q:** Why do additional medications require PA in 2017?
**A:** In order to continue to address emerging cost drivers within the market and to continue to deliver the lowest net cost to members, enhancements have been made to the PA list. PA helps ensure the safe, effective and appropriate use of medications as well as addresses medical necessity when other more cost-effective, clinically appropriate alternatives exist. In addition to the principles that we have used before, we have also enhanced the PA list by focusing on three new areas including:

- **Biosimilars and Follow-On Biologics**
  PA may be required for medications that are highly similar to the reference product and no clinically meaningful differences in terms of safety, purity and potency.

- **Indication-Based Formulary**
  Many medications are indicated to treat more than one disease. Based on the indication the medication is being used for, it may require PA. This information will be discussed with your doctor at the time of review for coverage.

- **Hyperinflation**

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TTY: 1-800-863-5488
PA may be required on medications that may have experienced significant drug price increases and that have readily available, clinically appropriate and more cost-effective alternatives.

Q: Where can I find a list of medications requiring PA?
A: If you are currently on a medication and it will require a PA in the new year, you will receive a letter from CVS Caremark notifying you of the change. You can find a list of medications that will require PA in 2017 by accessing Caremark.com/ibmactives and clicking “Drugs that Require Prior Authorization” under Additional Drug List Information for 2017.

SPECIALTY PHARMACY

Q: Can I speak to a pharmacist who handles specialty medications?
A: Yes. CVS Specialty™ Pharmacy provides special support for you including 24-hour, 365-day access to pharmacy services, including emergency pharmacist consultation, as well as ongoing support and counseling. You can call the specialty pharmacy at 800-237-2767 to speak with the specialty pharmacy staff at any time.

Q: Can I check the status of my specialty drugs online?
A: Specialty patients have their own dedicated website, CVSspecialty.com, where you can get started with a new prescription and order refills. Information on your specialty prescriptions that have been approved for coverage and already filled can be viewed at Caremark.com in the Prescription History section. Please note: you can link to the specialty pharmacy website from the “Learn About Medications” tab on the homepage of Caremark.com.

COMPOUNDS

Q: How are compounds covered under the IBM plan?
A: Compounded medications are created by combining, mixing or altering of ingredients to create a customized medication that is not otherwise commercially available for individual patients in response to a licensed practitioner's prescription. While compounds do have a place in therapy, there are concerns about the exceptionally high costs of certain compounded products, as well as patient safety and the compounded medication’s efficacy. Therefore, IBM has implemented the following strategy for compounded medications:

- Prior authorization will be required for compounds more than $300
- Some ingredients including bulk powders, proprietary bases and miscellaneous formulations such as topical analgesics, scar products, and compound and convenience multi-products may not be covered by the plan due to insufficient clinical evidence regarding safety and efficacy and/or are commercially available.

EXTRACARE® HEALTH CARD

Q: What is the ExtraCare Health Card used for?
A: The ExtraCare Health Card will provide you with a 20 percent discount on thousands of CVS Pharmacy Brand health-related items including:

- Cold and cough remedies
- First-aid supplies
- Pain relievers
- Allergy relief products
- Eye and ear care products
- Incontinence

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Nicotine replacement
Vitamins and supplements
Many other of your favorite health-related items

*This list does not have all the discounted items and can change. The discount is only for things paid for by the cardholder. It is not for prescriptions, alcohol, tobacco, lottery, postage stamps, gift cards, money orders, pre-paid cards and photo finishing. Other restrictions may apply.

You will receive two ExtraCare Health Card key tags in the mail that can be used by you, your spouse and your dependents at any CVS Pharmacy location. Just present the key tag at the CVS Pharmacy register and automatically receive your discount on eligible items (CVS Pharmacy Brand health-related items valued at $1 or more excluding sale items). You can also enjoy these savings on all eligible items purchased online at CVS.com.

Q: What is the ExtraCare Loyalty Program?
A: Using the ExtraCare Health Card also entitles you to all the benefits of the ExtraCare Loyalty Program. This means in addition to your 20 percent discount, you will earn two percent in ExtraBucks® rewards on all purchases and one Extra Buck™ for every two prescriptions filled at a CVS Pharmacy.

Q: I already have an ExtraCare Card. Can I combine this ExtraCare Health Card with my existing one?
A: If you already have an ExtraCare Card, call 888-543-5938 to have your existing account transferred to the ExtraCare Health Card.

Q: I don’t want my ExtraCare Card? What should I do?
A: You can simply choose not to use the card, and securely dispose of it if you’d like.

CAREMARK.COM

Q: How do I register at Caremark.com?
A: You will need the prescription benefit ID card you received in the mail. After January 1, go to Caremark.com and look for the “Sign up now” button. It only takes a few minutes to complete, and then you will have your username and password information necessary to access all your prescription information.

Q: Can I only view my prescriptions, or can I see my family members or dependents as well?
A: Adult members over 18 can only see their prescriptions and those of dependents under the age of 18. All adult dependents over the age of 18 have to register themselves and then grant permission to other adults to view their prescription records. Permission can be granted through the Family Access option in the Update profile section of the website.

Q: Can I order refills and check the status of my refills for mail and retail online?
A: Yes. You can order refills at both retail and mail and check the status of refills online at Caremark.com. Once you are registered, sign in and click “My Prescriptions” on the top right of any page then click “Prescription History and Order Status.”

Q: How many mailing addresses can I store on Caremark.com?
A: You can store two addresses – a primary and an alternate.

Q: Can I store different payment options for each of my dependents on Caremark.com?
A: Each dependent, 18 and older, is required to store his or her payment options under his or her
*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. This document contains references to brand-name prescription drugs that are trademarks or registered trademarks of pharmaceutical manufacturers not affiliated with CVS Caremark. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

profile. Dependents under the age of 18 are managed by the IBM employee’s account, and any payment options stored for the IBM employee would apply. Note that even if you have given permission for CVS Caremark to charge your credit card, if the amount of the medication exceeds $300 we will not ship the medication until we have verbal agreement from you as the medication is not refundable once shipped.

All adult dependents over the age of 18 may grant permission to other adults to view their prescription records. Permission can be granted through the Family Access option in the Update profile section of the website.

Q: Can I check the status of my specialty drugs online?
A: Specialty patients have their own dedicated website, CVSspecialty.com, where you can get started with a new prescription and order refills. Information on your specialty prescriptions that have been approved for coverage and already filled can be viewed at Caremark.com in the Prescription History section. Please note: you can link to the specialty pharmacy website from the “Learn About Medications” tab on the homepage

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