

Saving on prescriptions can make a big difference. Here's how:

Long-term medicines are taken regularly for chronic conditions.*

Saving money matters. And your new prescription benefits offer new ways to save on the things that matter, like your long-term medicines. First, make a change from 30-day refills to 90-day supplies. Then, choose to fill your 90-day supply at any of our more than 7,400 CVS/pharmacy locations or with CVS Caremark Mail Service Pharmacy for the same low price. If you would like to receive your 90-day supplies through mail service, fill out the enclosed form and mail it back to the address on the mail service order form found in this welcome kit. The choice is yours, and so are the savings.

There are two easy ways to start saving with 90-day prescriptions:

- Call Customer Care toll-free at **1-855-559-5101**
- Speak to a pharmacist at one of our CVS/pharmacy locations

Short-term medications, such as antibiotics, are taken for a limited period of time.**

To save on short-term prescriptions, use one of our 67,000 network pharmacies nationwide. To find a list of network pharmacies or even more savings, visit www.caremark.com.

See the chart below for an overview of your copay costs.***

Liberty

	Any network pharmacy		CVS/pharmacy or CVS Caremark Mail Service Pharmacy
	Price of one 30-day refill	Price of three 30-day refills	Price of one 90-day supply
Generic drugs	10% (\$5 min, \$20 max)	10% (\$15 min, \$60 max)	10% (\$10 min, \$40 max)
Preferred brand drugs	25% (\$25 min, \$45 max)	25% (\$75 min, \$135 max)	25% (\$50 min, \$90 max)
Non-preferred brand drugs	40% (\$40 min, \$100 max)	40% (\$120 min, \$300 max)	40% (\$80 min, \$200 max)
Annual Deductible	None		
Maximum Out-of-Pocket	\$1,500 per individual \$3,000 per family		
Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the brand copayment.			

Questions?

Go to Caremark.com or call Customer Care toll-free at 1-855-559-5101

We're here for you 24 hours a day, seven days a week.

Sincerely,
CVS Caremark

*Long-term medicines are taken regularly for chronic conditions, such as high blood pressure, asthma, diabetes or high cholesterol.

**Short-term medicines are generally taken for a limited amount of time and have a limited amount of refills, such as an antibiotic.

***Copayment, copay or coinsurance means the amount a plan member is required to pay in accordance with a Plan, which may be a deductible, a percentage price, a fixed amount or other charge, with the balance, if any, paid by the Plan.

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Make a change.



Make a choice.



Feel the savings.