

Cigna Open Access Plus HI

Type of Medication	CVS Caremark Retail Pharmacy Network (30-Day Supply)	CVS Caremark Mail Service or CVS/pharmacy (90-Day Supply)
Generic	\$10	\$20
Preferred Brand-Name (Formulary Drugs)	30% (\$30 min/ \$60 max)	30% (\$60 min/ \$120 max)
Non-Preferred Brand-Name (Non-Formulary Drugs)	60% (\$60 min/ \$150 max)	60% (\$120 min/ \$300 max)
Maintenance Medications	<p>You are allowed up to three fills on a maintenance medication at any retail pharmacy. To continue to receive your maintenance medications, you must change to a CVS/pharmacy and obtain a 90-day prescription or use the mail service pharmacy. To get started at mail service or to change to CVS/pharmacies, please call Customer Care toll-free at 1-888-698-0582 or visit www.caremark.com to get started online. You can also refer to the Save Me Money Tab to view a list of maintenance drugs.</p>	

Frequently Asked Questions

Generic Drugs

What are generic drugs?

Generic drugs are medications that work the same way as brand name drugs but cost less. There are two types of generic drugs: **generic equivalents** and **generic alternatives**.

What is a generic equivalent?

A **generic equivalent** is a generic medication that has the same active ingredients, in the very same strength, as the brand name drug. For example, atorvastatin is a direct generic equivalent of Lipitor.

What is a generic alternative?

A **generic alternative** is a medication that works in the same way as a brand name drug to treat your condition. For example, atorvastatin is a generic alternative to Crestor.

Why do generic drugs look different than the brand?

In the United States, **trademark laws** do not allow generic medicines to look exactly like their brand-name counterparts. Therefore, you can expect a generic medicine to be a different color or a different shape than its brand-name drug. However, the way it looks has no effect on how the medicine works.

What does the requirement to use generics mean to me?

The answer depends on the type of generic available.

- **Generic Equivalent:** When there is a generic drug that is the direct equivalent of a brand name drug, you will be required to use the generic equivalent. However, if you choose to use the brand name drug, you will pay the generic copay plus the cost difference between the brand name drug and the generic equivalent. In other words, you will pay more for your medication when you choose the brand name drug.
- **Generic Alternative:** When a generic equivalent is not available but a generic alternative is available to treat your condition, you will be required to try the generic alternative first. If you use a brand name drug before trying a generic alternative to see if it will work for you, your prescription may not be covered and you may need to pay the full cost.

How do I know if a generic medication is right for me?

There are generic drugs available to treat most conditions. Ask your doctor about generic when a new medication is prescribed. Your doctor can help you choose the best option for your condition. Also, talk to your pharmacist about generics each time you fill a prescription. Generics will automatically be dispensed in place of a prescribed brand name drug whenever possible. Your pharmacist will contact your physician to minimize disruption.

If my doctor prescribes a brand name medication instead of a generic medication and tells the pharmacy to “dispense as written” (DAW), will I be able to get the brand name drug? Yes, but you will pay more. The out of pocket expense would be the generic copayment plus the cost difference between the brand name drug and generic equivalent. Ask your doctor or pharmacist if a generic is available.

What if my doctor says I cannot take a generic medication?

Your doctor may request continued coverage of the brand name medication when there is a true clinical reason by calling CVS Caremark directly at 877-203-0003.

Maintenance Medications

What is a maintenance medication?

A **maintenance medication** is any medication taken on a regular basis for an extended period of time (generally three months or more) such as, medications for managing high blood pressure, asthma, diabetes or high cholesterol. Contraceptives are also considered maintenance medications.

Why should I use CVS/pharmacy or CVS Caremark Mail Service to fill my prescriptions?

CVS/pharmacy and CVS Caremark Mail Service Pharmacy offer high quality service and the best cost savings for 90-day supplies of your long-term medications. Choose the most convenient option for you: pick up your prescription at a local CVS/pharmacy or have the convenience of your prescription delivered directly to your home through CVS Caremark Mail Service Pharmacy. Whether you use a local CVS/pharmacy or the CVS Caremark Mail Service, the cost of your 90-day supply is the same.

How do I change my current prescription to a 90-day prescription?

If you currently fill your maintenance medication at a CVS/pharmacy, ask your pharmacist to contact your doctor for a 90-day prescription.

If you do not fill your medication at a CVS/pharmacy, CVS Caremark will contact you at the time of your last allowable 30-day fill. We will work with your doctor to change your medication to a 90-day

prescription, and then send the new script to your choice location- either a local CVS/pharmacy or the CVS Caremark Mail Service Pharmacy.

If you would like to use CVS Caremark mail service and have your medications delivered to your home, call toll-free at 1-888-698-0582 or 1-888-769-9030 to get started.

Please note: CVS Caremark will be sending you reminder letters about how to change your prescriptions to 90-day supplies.

What is meant by “last allowable 30-day fill”?

CVS Caremark will allow you to fill a maximum of three 30-day supplies of your maintenance medication at participating network pharmacies. This time frame will help ease the transition. After the third fill, you must change to a CVS/pharmacy or to mail service, otherwise your prescription will not be covered.

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

Ask your doctor to write a 90-day prescription (plus three refills, as appropriate) for your long-term medications. Please note that pharmacies are required to fill your medication for the exact requested quantity notated on the prescription.

If I use CVS Caremark Mail Service, how long will it take for my prescription to arrive?

You can expect to receive your prescription within seven to 10 business days from the time your order is placed.

How are prescriptions transferred from mail to a CVS/pharmacy?

You can transfer prescriptions via www.caremark.com, by calling Customer Care toll-free at 1-888-698-0582 or visiting a local CVS/pharmacy.

How do I check the status of my mail service order?

You can check the status of your mail service order at www.caremark.com or by calling Customer Care toll-free at 1-888-698-0582.

What if I plan to use mail service for a newly prescribed medication, but need my initial fill immediately?

Ask your doctor for two prescriptions:

- 1) A 30-day prescription to be filled right away at any participating retail network pharmacy.
- 2) A 90-day prescription (with three refills or as appropriate) to be filled through CVS Caremark Mail Service Pharmacy.

Next, you will need to **decide** how you would like to get your 90-day prescription filled. You can take the written prescription to the retail pharmacy, mail the written prescription to the CVS Caremark Mail Service Pharmacy or you can have your doctor call, fax or electronically send the prescription to a local CVS/pharmacy of your choice. Your doctor may also call the New Prescription Request Service number toll-free at 1-800-378-5697 to get you started at mail service.

How can I find a CVS/pharmacy?

To find a CVS/pharmacy near you, visit www.CVS.com and use the store locator, or call Customer Care toll-free at 1-888-698-0582 and a representative can help you.

What if there are no CVS/pharmacy retail stores near my home?

If there are no CVS/pharmacy retail stores near you, you will be required to fill your maintenance medications through the CVS Caremark mail service. Your medications can be delivered to your home or office.

What forms of payment are required for mail?

All forms of payment, except cash, are accepted for mail service.

Can I still use my local pharmacy for prescriptions to treat acute conditions?

Yes, you may continue to use any participating network pharmacy for your short-term medication needs. Short-term medications are those that you may use one time or for a short period of time, such as those used to treat an infection or sudden illness or injury.