

Here's an overview of your CVS Caremark benefits.

Health Reimbursement and PPO Medical Plans

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

Following is a brief summary of your prescription benefits. On the back side, you will find details about Maintenance Choice, which offers two ways for you to save on your long-term medications. CVS Caremark and Siemens are confident you will find value with your new prescription benefit program.

	CVS Caremark Retail Pharmacy Network (Up to a 30-day supply)	CVS Caremark Mail Service Pharmacy or CVS Pharmacy Locations (Up to a 90-day supply)
Where	The CVS Caremark Retail Network includes more than 68,000 participating pharmacies nationwide, including independent pharmacies, chain pharmacies, and CVS/pharmacy locations. To locate a CVS Caremark participating retail network pharmacy in your area, simply click on "Find a Pharmacy" at www.caremark.com or call a Customer Care representative toll-free at 1-866-478-5802.	You have the convenience of getting your long-term medications at one of our CVS/pharmacy locations for your mail service copay. Or simply mail your original prescription and the mail service order form to CVS Caremark. Your medications will be sent directly to your home, office or a location of your choice.
Generic Medicines Always ask your doctor if there's a generic option available. It could save you money.	10% copay, \$5 minimum copay for a generic medicine	10% copay, \$10 minimum copay for a generic medicine
Preferred Brand-Name Medicines If a generic is not available or appropriate, ask your doctor to prescribe from your plan's preferred drug list.	30% copay, \$20 minimum copay for a preferred brand-name medicine	30% copay, \$40 minimum copay for a preferred brand-name medicine
Non-Preferred Brand-Name Medicines Drugs that aren't on your plan's preferred list will cost more.	45% copay, \$35 minimum copay for a non-preferred brand-name medicine	45% copay, \$70 minimum copay for a non-preferred brand-name medicine
Refill Limit	1 initial fill plus 1 refill for long-term medications \$2,300 per Individual and \$3,500 per Family	None
Maximum Out-of-Pocket	*If one member of your family meets the individual In-Network Out-of-Pocket Maximum (\$2,300) before the family meets the family In-Network Out-of-Pocket Maximum, eligible In-Network prescription drug expenses will then be 100% covered for that individual for the balance of the year. However, other family members will continue to pay the applicable copay or coinsurance cost for eligible in-Network prescription drug expenses until the family in Network Out-of-Pocket Maximum is met.	
Web Services	Register at www.caremark.com to access tools that can help you save money and manage your prescription benefit. To register, have your Prescription Card ready.	
Customer Care	Visit www.caremark.com or call toll-free at 1-866-478-5802.	

Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the generic copayment.

Copayment, copay or coinsurance means the amount a plan participant 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.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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Use Maintenance Choice to Fill Your Long-Term Medications

Maintenance Choice offers you choice and savings when it comes to filling long-term prescriptions. Now you have **two ways to save**:

CVS Caremark Mail Service Pharmacy:

- Enjoy convenient home delivery
- Receive your medications in private, tamper-resistant and (when needed) temperature-controlled packaging
- Talk to a pharmacist by phone

CVS Pharmacy:

- Pick up your medication at a time that is convenient for you
- Enjoy same-day prescription availability
- Talk with a pharmacist face-to-face

Plus, you can easily order refills and manage your prescriptions anytime at www.caremark.com.

To Get Started

The following chart provides detailed steps to help you start enjoying all the benefits of Maintenance Choice.

IF YOU WOULD LIKE...	THEN...
To continue with mail service	<p>Your existing prescriptions will transfer to CVS Caremark. We'll send your medications to your location of choice. To initiate your next refill after :</p> <ul style="list-style-type: none"> • Register or log into www.caremark.com; or • Call Customer Care at 1-866-478-5802. We'll handle the rest.
To pick up at CVS Pharmacy	<p>Please let us know. You can do so quickly and easily. Choose the option that works best for you:</p> <ul style="list-style-type: none"> • Register or log into www.caremark.com to select a CVS Pharmacy location for pick up • Visit your local CVS Pharmacy and talk to the pharmacist • Call us toll-free using the number on the back of your Prescription Card, and we'll handle the rest
To sign up for mail service for the first time	<p>You can do so easily online or by phone.</p> <ul style="list-style-type: none"> • Register or log into www.caremark.com, select Request a new prescription • Call Customer Care at 1-866-478-5802. We'll handle the rest
More information	<p>Give us a call. Use the phone number on the back of your Prescription Card to call us toll-free.</p>

Before you reach your 30-day fill limit and your out-of-pocket cost increases, we will contact you to help you get started with Maintenance Choice. We'll then help you get a 90-day prescription from your doctor so you can choose to fill it through mail service or at a CVS Pharmacy.

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