

Here's an overview of your CVS Caremark benefits.



Retiree Plan - Effective January 1, 2018

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.

The information below is a brief summary of your prescription benefits as well as some frequently asked questions about the CVS Caremark prescription benefit program. CVS Caremark and State of Maryland are confident you will find value with your new prescription benefit program.

	Short-Term Medicines CVS Caremark Retail Pharmacy Network (Up to a 90-day supply)		Long-Term Medicines CVS Caremark Mail Service Pharmacy or any retail pharmacy in our network (Up to a 90-day supply)
Generic Medicines Always ask your doctor if there's a generic option available. It could save you money.	\$10 for up to a 45-day supply of a generic medicine	\$20 for a 46-90-day supply of a generic medicine	\$20 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.	\$25 for up to a 45-day supply of a preferred brand-name medicine	\$50 for a 46-90-day supply of a preferred brand-name medicine	\$50 for a preferred brand-name medicine
Non-Preferred Brand-Name Medicines Drugs that aren't on your plan's preferred list will cost more.	\$40 for up to a 45-day supply of a non-preferred brand-name medicine	\$80 for a 46-90-day supply of a non-preferred brand-name medicine	\$80 for a non-preferred brand-name medicine
Maximum Out-of-Pocket	\$1,500 per individual / \$2,000 per family		

Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the brand copayment. This difference is not counted towards your out of pocket maximum.

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.

Use This Plan to Fill Your Long-Term Medications

This plan 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

Any In-Network Retail Pharmacy:

- Pick up your medication at any In-Network Retail Pharmacy
- 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 your prescription benefit plan.

IF YOU WOULD LIKE...	THEN...
To continue with mail service	You don't have to do anything. We'll continue to send your medications to your location of choice.
To pick up at any in-network retail pharmacy	Please let us know. You can do so quickly and easily. Choose the option that works best for you: <ul style="list-style-type: none"> • Register or log into www.caremark.com to select a pharmacy location for pick up • Visit any in-network retail 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	You can do so easily online or by phone. <ul style="list-style-type: none"> • Register or log into www.caremark.com, select Request a new prescription • Call Customer Care at 1-844-460-8767. We'll handle the rest
More information	Give us a call. Use the phone number on the back of your Prescription Card to call us toll-free.

Before you reach your 90-day fill limit, we will contact you to help you get started. We'll then help you get a 90-day prescription from your doctor so you can choose to fill it through mail service, at a CVS Pharmacy, or the retail pharmacy of your choice.

613_SOMD_RetireePlan_081117

0613-SML-SUM_RETAIL_90_0817

