

Your prescription benefit plan



Your health and well-being is important to CVS Caremark® and your employer. Staying healthy includes having prescription care that is convenient and affordable. This booklet can help show you how.



**Your most complete
resource for health
and prescription
information is available
any time of day or night
at [Caremark.com](https://www.caremark.com).**

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Find more information online

Visit **info.caremark.com/stateoftn** to access the most up-to-date information on your prescription benefits. Once you've registered, you can:

- View your plan's preferred drug list
- Check medication costs
- Print extra prescription cards
- Request new prescriptions
- Refill prescriptions
- Sign up for automatic prescription refills
- Find prescription savings tips
- Print a claim form
- File a paper claim (must be filed within 13 months of the service date or it will be denied)

Be sure to have your prescription card with the ID number when you register.

For information about Plan Member Rights and Responsibilities, visit the Customer Care page at **info.caremark.com/stateoftn**.

The CVS Caremark commitment to plan participants

CVS Caremark is the company selected by your employer or health plan to administer your prescription drug benefits.

CVS Caremark is committed to providing you with convenience and value:

- Through our relationship with over 68,000 retail pharmacies
- By delivering prescription drugs directly to you through CVS Caremark Mail Service Pharmacy

CVS Caremark is committed to improving your safety by:

- Supporting and educating your doctors and other prescribers so they can make appropriate medication treatment decisions for you
- Making sure the prescription medications you receive are what your doctor or other prescriber agreed to after talking with a CVS Caremark pharmacist
- Seeking to identify and prevent any unintended medication interactions

CVS Caremark is committed to helping you and your benefit plan sponsor achieve significant savings by:

- Encouraging the use of medically appropriate generic and lower-cost brand-name medications
- Filling prescriptions for medications you take regularly (also known as long-term or “maintenance” medications) through our CVS Caremark Mail Service Pharmacy or participating Retail 90-day pharmacies.

CVS Caremark is committed to giving you enhanced customer service while staying focused on your privacy by ensuring that:

- Our employees follow detailed ethical standards as well as a comprehensive Code of Conduct
- Our pharmacists follow a professional Code of Ethics

All of our communications about your benefit plan, our online tools, and our health management and clinical programs are designed to help you improve your health, become a better-informed health care member, and save you money on your prescription medications. We look forward to supporting your health care needs.

You can find out more about CVS Caremark and our services at info.caremark.com/stateoftn.

Making the most of your prescription benefit plan

Many people use their prescription benefits more often than any other part of their health care coverage. It's such an important part of your health care that it pays to take a few minutes to review the material included in this booklet.

Here you'll find all the information you need to fill your prescriptions at a reasonable cost. Visit info.caremark.com/stateoftn for more detailed information on your personal prescription history and benefit as well as general health information.

Go generic to make the most of your benefits

Many medications are available in both brand-name and generic versions. The U.S. Food and Drug Administration (FDA) reviews all generic medications to ensure that they have the same active ingredient, strength, dosage form, effectiveness and quality as the brand-name equivalent. To save money on your medications, always ask your doctor or other prescriber to approve a generic substitution when you get a prescription.



Getting your prescription filled

Under your prescription benefit plan, you can get your prescriptions filled at a select participating retail or mail service pharmacy.

For new prescriptions



Retail pharmacy

To find a select participating pharmacy near you, go to **info.caremark.com/stateoftn** or call your Customer Care number.

1. If given the choice, always ask for generics.
2. At the pharmacy, present your prescription along with your prescription card.
3. Make sure that the pharmacist has accurate information about you and your covered dependents, including dates of birth and gender.
4. The pharmacist will look up your benefit information online to verify coverage and dispense the prescription.
5. Certain retail pharmacies participate in the special Retail 90 network where you can receive up to a 90-day supply of your medication if your doctor prescribes such a quantity. Go to **info.caremark.com/stateoftn** and click on *90-Day Retail Pharmacy List*.



CVS Caremark mail service pharmacy

A mail service pharmacy provides a convenient and cost-effective way for you to order long-term medications. To find a select participating pharmacy near you, visit **info.caremark.com/stateoftn** or call the customer care number on the back of your ID card.

Follow these steps to make sure you have a continuous supply:

1. Let your doctor or other prescriber know you would prefer a generic prescription medication, when appropriate.
2. Ask your prescriber for two prescriptions: one for a long-term supply as defined by your coverage and the other for immediate use. Have the short-term prescription filled at a select participating retail pharmacy.
3. Ask your prescriber to send a new 90-day prescription to a select participating mail service pharmacy for delivery.

Getting your prescription filled (cont.)

For refills



Participating retail pharmacy

If your doctor or other prescriber has ordered refills, let your pharmacist know when you are ready to reorder.



Mail service pharmacy

You can order refills online or by phone or mail. The information included with your last order will show the date you can request a refill and the number of refills you have left.

- **Online.** Signing in to **Caremark.com** is the most convenient way to order refills and inquire about the status of your order any time of the day or night. You will need to register and sign in to access service.
- **By phone.** Call your Customer Care number for fully automated refill service. Have your ID number ready.
- **By mail.** Simply fill in the ovals on the order form for the prescriptions you want to refill. If you need to refill a medication that is not listed, write the prescription number(s) in the space provided. Enclose payment with your order, if your plan requires a payment. Acceptable forms of payment include personal check, money order, Visa, MasterCard, American Express or Discover.

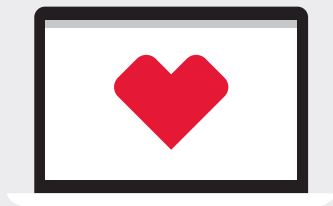
Helpful tips

When you visit your doctor or other prescriber:

- Let your doctor or other prescriber know that you are interested in using prescription medications that are appropriate for you and cost-effective.
- If you need a prescription, ask for a generic and ask your doctor or other prescriber to authorize generic substitution when medically appropriate (find out more about generic prescription medication at the end of this booklet).
- In case no generic is available, take this booklet along and share the current State of Tennessee Drug List of preferred brand-name products (always available online) with your doctor or other prescriber. This may save you money.
- Make sure your doctor or other prescriber indicates the number of refills on the prescription, if appropriate.
- If your doctor or other prescriber tells you that you will be taking a certain medication for a long time, ask for both a short-term and a long-term prescription. This will allow you to fill a 30-day prescription at your local pharmacy immediately and a 90-day prescription later via either mail order or certain Retail 90 pharmacies.

If you have questions about your prescription medication:

For information about your prescribed medication, sign in to **Caremark.com** at any time, day or night. You can also talk to a pharmacist or nurse by calling your Customer Care number. Important information on common medication uses, specific instructions and possible side effects is typically included with your prescription.



If you have prescriptions at a non-participating pharmacy:

You may be able to save by having your prescription transferred to a participating retail pharmacy. To do this, contact a participating retail pharmacy and tell the pharmacist where your prescription is currently on file. If possible, have your prescription bottle with you when you make the call so you can answer any questions. The pharmacist will contact the non-participating pharmacy and make the transfer for you. When you pick up the prescription, bring along your prescription card so that the pharmacist can verify coverage.

The CVS Caremark difference

As your prescription benefit manager, CVS Caremark is dedicated to helping you get the medication you have been prescribed. In addition to this service, we are committed to supporting your overall health goals and making your health care experience as convenient and comfortable as possible. **Here are some of the extra services we provide.**

Keeping you informed

If you have questions about medication you've been prescribed or about your health condition, you can contact a pharmacist by calling your Customer Care number. You can also sign in to **Caremark.com** to learn more.

Compound medications

Certain retail pharmacies in the CVS Caremark network may be able to provide you with a compound medication if your doctor prescribes such a medication. Please call Customer Care at **1-877-522-8679** to locate a pharmacy.



Making cost-effective prescription choices

If there is a less-expensive alternative to a medication you have been prescribed, CVS Caremark may contact your doctor or other prescriber and ask whether it might be appropriate to substitute another product. In most cases, these alternatives are generic equivalents or brand-name medications included on our drug list. It is our policy never to make such a substitution without your doctor or other prescriber's approval.

Providing specialty pharmacy services

Certain chronic and/or genetic conditions require special pharmacy products, often in the form of injected or infused medications. CVS Caremark provides these products directly to plan participants along with special support, including regular phone calls to answer questions about using the medication. Every plan participant is also provided with a pharmacist-led CareTeam for ongoing support and counseling.

CVS Specialty for chronic or genetic conditions

Certain chronic or genetic conditions require special pharmacy products, typically in the form of an injected or infused medication. If you or a covered dependent require(s) these types of medications, CVS Specialty will provide convenient delivery of these products along with supplies, equipment and personal support and counseling, or you may be able to utilize the services of other specialty pharmacies in the CVS Specialty network. Call **1-877-522-8679** for assistance in locating one.



Professional pharmacy care and counseling

- Assistance in securing coverage for new drugs and therapies, processing insurance paperwork, coordinating benefits and obtaining all necessary authorizations
- Pharmacist- or nurse-led CareTeam available to address your questions and concerns
- Counseling services to provide personal support and tips on managing your condition

Personal support

- Educational materials and support, including telephone training, written materials, videos, websites and patient support groups
- Assessments of the progress of your therapy, benefit coverage issues, and other health or medication concerns
- Pharmacists available 24 hours a day for emergency consultations

Convenient service

- Enjoy fast and confidential delivery to the location of your choice (home, office, doctor's office, vacation destination)
- Timely refill reminders with personal calls from the pharmacy staff of CVS Specialty

Easy enrollment

To enroll in the benefits and services of CVS Specialty, please call Specialty Customer Care at **1-800-237-2767** or visit **CVSspecialty.com**.

CVS Specialty for chronic or genetic conditions (cont.)

CVS Specialty services are available for*:

- Allergic asthma
- Crohn's disease
- Growth hormone and related disorders
- Hematopoietics
- Hemophilia, von Willebrand disease and related bleeding disorders
- Hepatitis C
- Hormonal therapies
- Immune deficiencies and related disorders
- Infertility
- Lysosomal storage disorders
- Macular degeneration
- Multiple sclerosis
- Oncology
- Osteoarthritis
- Osteoporosis
- Psoriasis
- Pulmonary arterial hypertension
- Pulmonary disease
- Renal disease
- Respiratory syncytial virus
- Rheumatoid arthritis
- Virus prevention



*Products distributed by CVS Specialty and therapies covered by CVS Caremark may change or expand from time to time. Call CVS Specialty at 1-800-237-2767 to check on desired medications or therapy areas not listed here.

Advantages of generics

“I’ve never considered generics. Should I?”

Choosing generics is one of the best ways to save money on prescription medications. In fact, members overall save an estimated \$8 billion to \$10 billion a year when choosing a generic instead of a brand-name medication.* Here are some other things to know:

- A generic medication is one that has been approved by the U.S. Food and Drug Administration (FDA) and found to be as safe and effective as the equivalent brand-name medication.
- Companies that make generics must meet FDA manufacturing and quality standards.
- Even though a generic medication may be a different shape or color than the brand-name medication, it is the same in strength (number of milligrams), dosage form (pill, liquid, cream), quality, active ingredient and effectiveness.
- Generics are available for some of the most commonly prescribed medications such as Ambien®, Prilosec®, Imitrex®, Glucophage®, Norvasc®, Prozac®, Ritalin® and Zocor®. To find out if one of your prescriptions has a generic available, visit your drug list at info.caremark.com/stateoftn or call Customer Care at **1-877-522-8679**.

Savings tip

The first chance you have to save money is when your doctor or other prescriber writes your prescription. Ask if there is a generic available first. If not, ask for your doctor or other prescriber to write a prescription for one of the medications on your plan’s State of Tennessee Drug List. You will usually end up paying more for a brand-name medication not on the preferred list. You may also be able to save by filling your eligible long-term prescriptions in a 90-day supply. Ask your doctor if a 90-day supply is appropriate for you and if so, fill it either through mail order or at a participating Retail 90 pharmacy to save.



*Congressional Budget Office.

Common brand-name medications with generics available

The medications listed here include some of the most commonly prescribed brand-name medications that have FDA-approved generic equivalents. If you are taking one of these medications, you may be able to save money by taking the generic equivalent. There are many more brand-name medications that have generics available.

To find out if a medication you've been prescribed has a generic available, please visit info.caremark.com/stateoftn to view your preferred drug list. Or you can call your Customer Care number or ask your doctor or pharmacist.

Brand-name	Generic drug name	Commonly used for*
AMBIEN®	zolpidem	Sleep disorder
CARDURA®	doxazosin mesylate	High blood pressure, enlarged prostate
DARVOCET-N®	propoxyphene napsylate/acetaminophen	Pain
DITROPAN XL®	oxybutynin ext-rel	Overactive bladder
ESTRACE®	estradiol	Hormone replacement
GLUCOPHAGE®	metformin HCl	Diabetes
IMDUR®	isosorbide mononitrate	Angina (chest pain)
NORVASC®	amlodipine	High blood pressure
PRILOSEC®	omeprazole	Ulcer, heartburn
PEPCID®	famotidine	Ulcer, heartburn
PRINIVIL®/PRINZIDE®	lisinopril, lisinopril/hydrochlorothiazide	High blood pressure, heart failure
PROZAC®	fluoxetine HCl	Depression
RITALIN®	methylphenidate HCl	Attention Deficit Hyperactivity Disorder (ADHD)
ULTRAM®	tramadol HCl	Pain
VASOTEC®	enalapril maleate	High blood pressure, heart failure
ZITHROMAX®	azithromycin	Infection
ZOCOR®	simvastatin	Heart disease-cholesterol lowering
ZOLOFT®	sertraline	Depression

*This list indicates common uses for which the medication is prescribed. Some medications are prescribed for more than one condition. Please discuss all treatments with your doctor or other prescriber.