CVS caremark

Here's an overview of your CVS Caremark benefits.

Welcome to your prescription benefit administered by CVS Caremark. Your prescription benefit is designed to bring you quality pharmacy care that will help you save money. The following is a brief summary of your prescription benefits. On the back side, you will find details about All Access Maintenance Choice which is mandatory for long-term medications. It offers you two ways to save on your long-term medications.

	Short-Term Medicines CVS Caremark Retail Pharmacy Network (Up to a 30-day supply)	**Long-Term Medicines** CVS Caremark Mail Service Pharmacy or CVS Pharmacy Locations (Up to a 90-day supply)	**Out-of-Network**
Generic Medicines Always ask your doctor if there's a generic option available. It could save you money.	**$10** for a generic medicine	**$20** for a generic medicine	**40%** 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%** for a preferred brand-name medicine	**30%** for 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 a non-preferred brand-name medicine	**40%** for a non-preferred brand-name medicine	**60%** for a non-preferred brand-name medicine
Refill Limit	One initial fill plus one refill for long-term medications at any retail pharmacy, then you must use Maintenance Choice.	None	
PrudentRx Eligible Specialty Medicines	$0 Copay if enrolled in PrudentRx copay card program, 30% coinsurance if not enrolled in PrudentRx (30% coinsurance will not apply to the annual out-of-pocket maximum)		No Specialty Benefit
Non-PrudentRx Eligible Specialty Medicines	Follows plan coinsurance		No Specialty Benefit
Annual Deductible	$125 per individual / $250 per family		
Maximum Out-of-Pocket	$1,250 per individual / $2,500 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.

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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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CVS caremark

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	**You don't have to do anything.** We'll continue to send your medications to your location of choice.
To pick up at CVS Pharmacy	**Please let us know.** You can do so quickly and easily. Choose the option that works best for you: • 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	**You can do so easily online or by phone.** • Register or log into www.caremark.com, select **Request a new prescription** • Call Customer Care at 1-844-462-0196. 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 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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