

# Here's an overview of your CVS Caremark benefits.



## Low Deductible Medical Plan

Here's what you need to know about how and where to fill prescriptions to ensure they are covered under your plan. Visit [Caremark.com](https://www.caremark.com) for more up-to-date, personalized information about your plan or call 1-844-785-0534.

### Short-Term Medications

Fill at any pharmacy in your plan's network; Cost for up to a 30-day supply

### Long-Term Medications

Fill at CVS Pharmacy or CVS Caremark Mail Service Pharmacy; Cost for up to a 90-day supply

#### Generic Medications

Best option to help you save money

**20%** for one 30-day supply

**20%** for one 90-day supply

#### Preferred Brand-Name Medications

Best option when a generic isn't available

**20%** for one 30-day supply

**20%** for one 90-day supply

#### Non-Preferred Brand-Name Medications

Highest cost option

**30%** for one 30-day supply

**30%** for one 90-day supply

#### Specialty Medications

20% (Max \$200). Maximum 30-day supply. Must use CVS Specialty Pharmacy

#### Annual Deductible

\$100 Individual / \$200 Individual +1 / \$300 Family  
(Applies to Retail & Paper Claims only)

#### Maximum Out-of-Pocket

Individual coverage 4% of salary / Family coverage 8% of salary with a CAP of \$9,450 Individual / \$18,900 Family (Combined with Medical).

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.

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 this Plan to Fill Your Long-Term Medications

And make the most of your new benefits

This plan offers you choice and savings when it comes to filling long-term prescriptions (medications you take regularly such as asthma or high blood pressure medications). Simply make a few changes to enjoy these savings.

## 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

We'll make the transition easier by transferring any prescription you're currently filling by mail to CVS Caremark Mail Service Pharmacy as long as you have refills left.

We'll send your medications to your location of choice.

- When you receive your member ID card, register at **Caremark.com** and follow the instructions to request a new 90-day prescription or refill an existing prescription if one is available to you.
- Note: Prescriptions for some medications, including controlled substances and compound medications, cannot be transferred. If you're not sure if you are taking this type of medication, please talk to your doctor.

To sign up for mail service for the first time, you'll need to transfer your prescriptions.

Don't worry, we make it easy.

- For pickup at CVS Pharmacy®, visit **Caremark.com/MoveMyMeds**
- For delivery by mail, visit **Caremark.com/RxDelivery**

## 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

To pick up at CVS Pharmacy, choose the option that works best for you.

- Register or log into **Caremark.com** to select a CVS Pharmacy location for pick up
- Visit your local CVS Pharmacy and talk to the pharmacist
- Call us using the number on your member ID card, and we'll handle the rest

For personalized support, call the phone number on your member ID card or visit **Caremark.com** (after your benefits begin).

