

Your Prescription Benefit Plan

Copay/Coinsurance Summary

Partnership PPO

This chart is a guide to how much you will pay for medications based on:

1. **Length of prescription.** Short-term medications are generally taken for 30 to 90 days. If you are taking a long-term medication, you will pay less by ordering in 90-day supplies. This prescription benefit plan lets you choose to receive your long-term prescriptions at either a CVS Caremark Retail-90 Pharmacy or through the CVS Caremark Mail Service Pharmacy for the same low copay.
2. **Type of medication you are taking.** You will generally pay less for a generic or preferred brand-name medication.

	CVS Caremark Retail Pharmacy Network	CVS Caremark Mail Service Pharmacy or CVS Caremark Retail-90 Pharmacy
	For short-term medications (Up to a 30-day supply)	For long-term medications (Up to a 90-day supply)
Generic Medications Ask your doctor or other prescriber if there is a generic available, as these generally cost less.	\$5 for a generic prescription	\$10 for a generic prescription
Preferred Brand-Name Medications If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from your plan's preferred drug list.	\$35 for a preferred brand-name prescription	\$65 for a preferred brand-name prescription
Non-Preferred Brand-Name Medications You will pay the most for medications not on your plan's preferred drug list.	\$85 for a non-preferred brand-name prescription	\$165 for a non-preferred brand-name prescription
Refill Limit	None	None
Specialty Medications	\$5 for a generic prescription \$35 for a preferred brand-name prescription \$85 for a non-preferred brand-name prescription A 30-day supply limit applies to all, and members must obtain specialty medications from a CVS Caremark Specialty Network pharmacy.	
Durable Medical Equipment	10%*** (e.g. ostomy supplies, elastic bandages, peak flower meters, aerochambers)	

*Different cost-share will apply at an out-of-network pharmacy. You will be asked to pay 100% of cost. If you file a claim reimbursement, you will still be responsible for the regular copay plus any amount exceeding the maximum allowable plan charge.

**Certain pharmacies participate in a "mail at retail" program that will allow up to a 90-day supply for the mail copay.

*****CVS Caremark Prescription Card:** Members can fill prescriptions for durable medical equipment at a participating network pharmacy using their CVS Caremark card. Members will pay the applicable coinsurance for their health plan option and this WILL NOT be subject to the MEDICAL (BCBST/Cigna) deductible or applied to the out-of-pocket maximum.

*****BCBST or Cigna Card:** Members can purchase durable medical equipment at a participating medical supply vendor using their BCBST or Cigna card. Members will pay the applicable coinsurance for their health plan option and this WILL be subject to the MEDICAL (BCBST/Cigna) deductible and/or applied to the out-of-pocket maximum.

To order a short-term medication:

Prescriptions with limited refills can be ordered at a CVS Caremark Network Retail Pharmacy. Remember to use a participating retail pharmacy when available. There are more than 67,000 network pharmacies nationwide, including independent pharmacies, chain pharmacies and 7,300 CVS/pharmacy locations. Find one near you at www.caremark.com.

Want to avoid filling out claims paperwork? Be sure to bring your Prescription Card with you when you pick up your prescription, and use a pharmacy in the CVS Caremark retail network.

To order a long-term medication:

If you are taking a long-term medication, you can choose to receive your 90-day supplies either from CVS Caremark Mail Service Pharmacy or at a CVS Caremark Retail-90 Pharmacy near you. Whether you choose mail or retail, you will pay the same copay.

- To order 90-day supplies through CVS Caremark Mail Service, send in a mail order form one is included here, use the FastStart[®] tool found on www.caremark.com, or call FastStart toll-free at 1-800-875-0867.
- To order 90-day supplies at a CVS Caremark Retail-90 Pharmacy, stop by and talk to the pharmacist.

Customer Care

If you have any questions about your prescriptions or benefits, you can contact Customer Care 24 hours a day, seven days a week. You can either e-mail customerservice@caremark.com or call toll-free at 1-877-522-8679.

Telecommunications Device (TDD)

If you have a hearing impairment and need TDD assistance, please call toll-free 1-800-231-4403.