

# Your Prescription Benefit Plan

## Copay/Coinsurance Summary

### Standard PPO

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

- 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.
- Type of medication you are taking.** You will generally pay less for a generic or preferred brand-name medication.

	<b>CVS Caremark Retail Pharmacy Network</b>	<b>CVS Caremark Mail Service Pharmacy or CVS Caremark Retail-90 Pharmacy</b>
	For short-term medications (Up to a 30-day supply)	For long-term medications (Up to a 90-day supply)
<b>Generic Medications</b> Ask your doctor or other prescriber if there is a generic available, as these generally cost less.	<b>\$10</b> for a generic prescription	<b>\$20</b> for a generic prescription
<b>Preferred Brand-Name Medications</b> If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from your plan's preferred drug list.	<b>\$45</b> for a preferred brand-name prescription	<b>\$85</b> for a preferred brand-name prescription
<b>Non-Preferred Brand-Name Medications</b> You will pay the most for medications not on your plan's preferred drug list.	<b>\$95</b> for a non-preferred brand-name prescription	<b>\$185</b> for a non-preferred brand-name prescription
<b>Refill Limit</b>	None	None
<b>Specialty Medications</b>	<b>\$10</b> for a generic prescription <b>\$45</b> for a preferred brand-name prescription <b>\$95</b> 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.	
<b>Durable Medical Equipment</b>	<b>20%***</b> (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](http://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<sup>®</sup> tool found on [www.caremark.com](http://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](mailto: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.