



Kent State University

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**JOHN Q SAMPLE
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Your Prescription Card.
Your guide for savings.

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Dear Plan Member,

Welcome to your new prescription benefits. Attached is your Prescription Card. Be sure to take it to your pharmacy when you get a prescription filled for the first time. Use the ID number on the card to register at www.caremark.com, where you can order refills, check drug cost and coverage, print a claim form and more.

Your plan sponsor chose CVS Caremark to manage your prescription care and associated costs. We offer you these tips to help you save money on your prescriptions:

- 1. Ask for generics first.** Generic drugs can cost up to 80 percent less than brand-name drugs.
- 2. Remember the preferred drug list.** If a generic drug isn't available, ask your doctor to prescribe a drug on your plan's preferred drug list, if appropriate. You will pay more for a brand-name medication not on the preferred list.
- 3. Order 90-day supplies of long-term medications** to save money. Maintenance Choice[®] lets you choose to receive your long-term prescriptions at a CVS/pharmacy or from the CVS Caremark Mail Service Pharmacy for the same low copay.
- 4. Fill short-term prescriptions at a network pharmacy.** You will generally pay more for short-term (30 days or fewer) prescriptions that are filled outside the CVS Caremark Retail Pharmacy Network.

See the other side of this letter for a summary of your prescription benefits. If you have questions about your plan coverage, please call Customer Care toll-free at 1-888-202-1654 [after your benefits begin](#). We're here to help you.

Research shows that individuals on average can save 30 to 80 percent by using generics. Source: Generic Pharmaceutical Association. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

Your Prescription Benefit Plan Copay Overview

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| | CVS Caremark Retail Pharmacy Network For short-term medications (Up to a 30-day supply) | Maintenance Choice CVS Caremark Mail Service Pharmacy or CVS/pharmacy 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. | 10% (\$60 max) for a generic prescription | 10% (\$60 max) for a generic prescription |
| Brand-Name with no generic available | 20% (\$60 max) for a brand-name prescription | 20% (\$60 max) for a brand-name prescription |
| Brand-Name with generic available | 40% (\$100 max) for a brand-name prescription when a generic medication is available. If the physician has indicated "dispense as written", the coinsurance maximum amount is \$60 . | 40% (\$100 max) for a brand-name prescription when a generic medication is available. If the physician has indicated "dispense as written", the coinsurance maximum amount is \$60 . |
| Refill Limit | One initial fill plus two refills for long-term medications | One initial fill plus two refills for long-term medications (does not apply to Mail Service Pharmacy) |

Where to fill your prescription

Choosing where to fill your prescription depends on whether you are ordering a short-term or long-term medication:

Short-term medications are generally taken for a limited amount of time and have a limited amount of refills, such as an antibiotic. You can fill prescriptions for these medications at any pharmacy in the CVS Caremark retail network.

- Choose from more than 64,000 network pharmacies nationwide, including independent pharmacies, chain pharmacies and 7,100 CVS/pharmacy locations.
- Find a participating pharmacy at www.caremark.com

Tip: To avoid filling out claims paperwork, bring your Prescription Card with you when you pick up your prescription, and use a pharmacy in the CVS Caremark retail network.

Long-term medications are taken regularly for chronic conditions, such as high blood pressure, asthma, diabetes or high cholesterol. You will generally save money by using mail service or Maintenance Choice for these prescriptions.

Choose **one** of four easy ways to start using the Maintenance Choice program:

1. Bring your prescription to a CVS/pharmacy location
2. Fill out and send in a mail service order form – use the one included in this welcome kit or print one at www.caremark.com
3. Use the FastStart® tool found on www.caremark.com
4. Call FastStart toll-free at 1-800-875-0867

Customer Care

If you have 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 1-888-202-1654 [after your benefits begin](#). For TDD assistance, please call toll-free 1-800-863-5488.

Copayment, copay or coinsurance means the amount a plan member 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.

CVS
CAREMARK | Prescription Card

RxBIN 610029
RxPCN CRK
RxGRP KENTS
Issuer (80840) 9151014609



 ID **123456789**
NAME **JOHN Q SAMPLE**

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Present this Prescription Card to fill your prescription at any participating retail pharmacy.

For more information, visit www.caremark.com or call a Customer Care representative toll-free at 1-888-202-1654.

Pharmacy Help Desk for Pharmacists: 1-800-421-2342

Submit paper claims to:
CVS Caremark Claims Department
P.O. Box 52196, Phoenix, AZ 85072-2196

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Start Using Your Online Benefits at:
www.caremark.com/startnow
After Your Coverage Begins

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