

# Your Prescription Benefit

## Two Convenient Ways to Fill Prescriptions

### At your local pharmacy

You can use your ID card at most chain and independent pharmacies across the country. Find a participating pharmacy near you at Caremark.com.

### Through the CVS Caremark Mail Service Pharmacy

If your doctor has prescribed a drug for you to take for a long time, you may be able to have a 90-day supply delivered directly to your home or location of choice from our mail service pharmacy. When it's time to get a refill, for fastest service you can order online or by phone anytime, day or night.

### We'll Help You Save Money

Your prescription benefit is designed to make your drugs more affordable. Check drug costs at Caremark.com to compare retail to mail, brand-name drugs to generics, or explore ways to save with the savings center.

### We'll Answer Your Questions

Log on to Caremark.com to view your prescription history, check order status, check interactions or ask a pharmacist a question. Our Customer Care representatives are also available seven days a week to answer questions about your prescription order.

CVS Caremark is the company selected to administer your prescription drug benefit. We work with your benefit plan sponsor to help you improve your health and make informed health care decisions, as well as save money on your prescription drugs.

### We will help you fill your prescriptions

- Through our network of more than 64,000 retail pharmacies
- By delivering your long-term prescriptions directly to you through the CVS Caremark Mail Service Pharmacy

### We will help support your safety and health

- By filling your mail service prescriptions accurately
- By making sure that the medications you receive are high quality, safe and what your doctor prescribed
- By reviewing your prescription history with every prescription we fill to identify and prevent any potential problems such as unintended drug interactions

### We will help you and your benefit plan sponsor save money

- By encouraging the use of medically appropriate generic and lower-cost brand drugs
- By filling your long-term prescriptions through the CVS Caremark Mail Service Pharmacy
- By consulting your doctor when a lower-cost alternative may be appropriate for your prescription

### We will help protect your privacy

- CVS Caremark employees follow detailed ethical standards and a comprehensive Code of Conduct regarding your personal health information
- Our pharmacists follow a professional Code of Ethics



# Making the Most of Your Prescription Benefit



www.caremark.com



## Filling Your Prescription

Getting your prescription filled is easy. Just present your ID card and prescription to your pharmacist at **your local participating retail pharmacy**. Your card is accepted at most major pharmacy chains and many independent pharmacies.



You may also be able to have your long-term prescriptions **delivered directly to your location of choice** by using the CVS Caremark Mail Service Pharmacy. This option may save you money on your prescriptions as well as save you a trip to your local pharmacy. And, with CVS Caremark Mail Service, regular delivery is at no additional cost.

Our mail service pharmacies are staffed by **registered pharmacists** who perform the same safety checks as your local pharmacist, including a review of your prescription history. For help getting a prescription started through our mail service pharmacy, please log on to Caremark.com or call the toll-free Customer Care number printed on your ID card.

Once you've ordered a prescription through our mail service pharmacy, **getting refills** is even easier. For fastest service, order refills online at **Caremark.com** or call **Customer Care**. You can also use Caremark.com to track your prescription orders, learn more about drug side effects and health conditions, find a local pharmacy, and explore ways to help you save money on the drugs your doctor has prescribed.

## Specialty Pharmacy

Every year, more people with chronic or genetic conditions are being prescribed **specialty** or **biotech medications**. People taking these drugs often have complex health conditions such as multiple sclerosis or hemophilia. CVS Caremark offers home delivery of specialty drugs and supplies and provides personalized support to help individuals successfully manage their condition. Talk to your benefit plan sponsor for a list of covered services, visit Caremark.com or call the toll-free Customer Care number on your ID card to learn more about our specialty pharmacy.

## Saving Money on Your Prescriptions

Using generic drugs is one the best ways to lower your prescription costs. Research shows that you can save an average of 30 percent to 80 percent in out-of-pocket costs by using a generic drug instead of a brand-name drug.<sup>1</sup> Generic medications are approved by the U.S. Food and Drug Administration (FDA). FDA approval means that a generic medication has the same safety, quality, strength and effectiveness as its brand-name equivalent. In fact, generic medications account for 65 percent of all prescriptions dispensed in the United States, yet only 20.5 percent of all dollars spent on prescriptions.<sup>2</sup>

<sup>1,2</sup>Generic Pharmaceutical Association Web site: [www.gphaonline.org](http://www.gphaonline.org)

Generics are available through your local pharmacy and through the CVS Caremark Mail Service Pharmacy. Log on to Caremark.com to compare pricing and coverage or explore ways to save, based on your plan. Ask your doctor if there is a generic available for your prescription or call Customer Care at the toll-free number printed on your ID card.

## If You Have Questions...

**Visit Caremark.com or call Customer Care** to get the most from your prescription benefit. Whether you go online or call our Customer Care representatives, we can help you save money on your prescriptions, order refills and have your long-term prescriptions delivered to your location of choice. You can also talk with one of our pharmacists to answer questions about your prescriptions.

### CAREMARK.COM — YOUR PRESCRIPTION FOR A HEALTHIER YOU

At **Caremark.com**, you'll also find tools to help you save money and make the best decisions about your health care so you can:

- Order the fastest refills
- Check your benefit coverage
- Manage family member access to our online system
- Check drug cost
- View prescription history
- Find a participating local pharmacy
- Check interactions
- Receive alerts and eNewsletters
- Contact a pharmacist
- Find health information

To get started, register today at Caremark.com. Be sure you have your ID card with you when you register.