

CVS Caremark Member Website



You can easily access the CVS Caremark member website at www.caremark.com through a computer, mobile web browser or mobile app. Once logged in, you can view prescription and benefit information that is specific to your plan. Explore all of the member tools available to help you handle all your prescription needs.

Access Prescription information

- View Order Status
- View/Refill All Prescriptions
- Manage Prescriptions
- Financial Summary
- Start RX Delivery by Mail



Access Plan & Benefits information

- Plan Summary
- Check Drug Cost & Coverage
- Pharmacy Locator
- Print Member ID Card (we recommend using your combined Medical/RX card)
- Drug Savings Opportunities
- Covered Drug Lists
- Reimbursement Claims

Learn about Health Resources

- Drug Reference & Interactions
- Health Information Center
- About Generics
- Email a Pharmacist
- Pharmacist FAQs
- Drug Safety Alerts

How to Register For the First Time:

Step 1 – Navigate to the Website

- Go to www.caremark.com
- Click “Sign In” in the top left corner
- Click “Create an account at the bottom of the page

Step 2 – Create an Account

- Choose to create an account using either your Member ID or Personal information.
- Complete all fields
- Click “Continue”

Step 2 – Create Credentials

- Create a user name
- Create a password
- Continue with remaining fields
- Click “Continue”

Step 3 – Terms and Conditions

- Read the Terms and Conditions
- Click “I Agree and Continue”

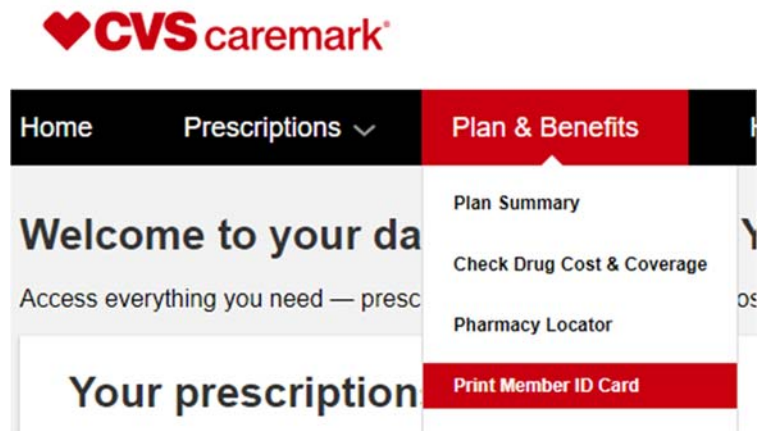
Step 4 – Profile

- Verify that all the information from your registration is correct.
- Explore your new account.

How to Print an ID card:

We recommend using your combined Medical/RX card from Cigna. The back side of this card will show your prescription coverage. You can also log into your CVS Caremark account and print a copy of your prescription insurance card (not combined).

- Click on “Plan & Benefits” and then choose Print Member ID Card from the dropdown menu.
- A copy of your prescription card is displayed on the screen. Click the red button that says “Print Member ID Card”



Updated 1/1/24

Coverage at a Glance

Prescription Plan

	RETAIL PHARMACY <i>For Immediate Medicine Needs or Short-Term Medicine</i>	MAIL SERVICE PHARMACY (OR PICK UP AT CVS) <i>For Maintenance or Long-Term Medicine</i>	SPECIALTY PHARMACY <i>For Drugs in the Specialty Category</i>
Annual Maximum Out-Of-Pocket on Low-Ded without incentive: \$3,000 per Individual/\$6,000 per Family Annual Maximum Out-Of-Pocket on Low-Ded with incentive: \$2,000 per Individual/\$4,000 per Family Annual Maximum Out-Of-Pocket on High-Deductible is combined with Medical Plan.			
You Will Pay	12% for all generic prescription	15% up to a \$20 maximum for each generic prescription	Under Prudent Rx Program, \$0 co pay for eligible specialty prescriptions
.....	30% for each brand name* prescription on the primary drug list	30% up to a \$120 maximum for each brand name* prescription on the formulary drug list	If you opt out of the program, 30% co-insurance charge up to your Maximum Out of Pocket for eligible specialty prescriptions.
.....	50% for each brand name* prescription <u>not</u> on the primary drug list	50% up to a \$180 maximum for each brand name* prescription <u>not</u> on the formulary drug list**	
.....		50% for Over The Counter (OTC) medicine in the Proton Pump Inhibitor (PPI) Classification (NOTE! Must be filled at a CVS Pharmacy!)	
Day Supply Limit.....	30-day supply	90-day supply (except specialty pharmacy drug list)	
Refill.....	One initial fill, plus one (1) refill	Must be filled by CVS Caremark	Must be filled by CVS Caremark
This is a short recap of your prescription benefits, not your Summary Plan Description. Please see the Summary Plan Description for additional details and terms of your actual coverage. Details about drug prices, options, and the Formulary Drug List can be found at www.caremark.com .			

Updated 1/1/24

**When a generic is available but the pharmacy dispenses the brand name medicine for any reason, you will pay the difference between the brand name medicine and the generic, plus the brand co-insurance/co-pay.*

***Note that this maximum amount does not include any Dispense as Written penalty for filling a Non-Preferred brand that has a Generic available*

High-Deductible Plan Exception

On the high-deductible Plan, prescriptions that are not for Maintenance Medication, as determined by the IRS, (columns 2 and 4) will need to be paid by employees at 100% until the medical deductible is met. Once the deductible is met, the above schedule will apply. Maintenance medications are not subject to the deductible and will be paid per the above schedule. After the deductible is met, all rules will apply until an employee hits their medical out-of-pocket maximum.

Prescriptions that qualify as IRS Maintenance Medications will be subject to the Coverage at a Glance rules and not your Medical Plan deductibles. If you want to know if your medication qualifies as a Maintenance Medication under IRS guidelines, contact CVS Caremark at the number on the back of your card.

Maintenance Medication

Wayne County and CVS Caremark have implemented various step therapy protocols which may require you to use certain drugs before others are covered. If you feel you need a different drug that is denied due to this step therapy process, you will be given information on how to appeal the decision reached by CVS Caremark.

Avoid Paying Extra

Medications that are required to be provided free of charge per the Affordable Care Act will still require a prescription for coverage, and they must be purchased at a network pharmacy. Where allowed, CVS Caremark has restricted access to only generic or over-the-counter options.

Prescriptions filled at any pharmacy outside the CVS Caremark pharmacy network will not be covered! Remember to use your CVS Caremark card when getting prescriptions filled at retail stores! Maintenance medications can be filled via the CVS Caremark Mail Service Pharmacy or at your local CVS Pharmacy (some are located inside Target Stores).



When an employee uses a coupon for part of their co-pay, that coupon amount will not accumulate towards their deductible or maximum out of pocket.

Some drug companies have developed copay card programs for specific drugs. If you choose to participate in these programs, please know that any co-pays or co-insurance paid through these programs will not be applied to your annual maximum out-of-pocket.

Updated 1/1/24

Making The Most Of Your Prescription Benefit



Save Money

Your prescription benefit is designed to make your drugs more affordable. Through the Estimate Drug Costs tool, available online at www.caremark.com, you can check drug costs based on your specific plan to compare retail to mail and brand-name drugs to generics. You can also determine your copay or coinsurance amount.

CVS Caremark Will Help Support Your Safety and Health

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

There Are Two Easy And Convenient Ways To Fill Your Prescriptions:

At Your Local Pharmacy

Simply present your prescription and your benefit ID card at any participating retail pharmacy (your card is accepted at most major pharmacy chains and many independent pharmacies across the country). To find a participating pharmacy near you, visit at www.caremark.com.



Through CVS Caremark Mail Service Pharmacy

If your doctor has prescribed a maintenance drug for you to take regularly to treat chronic conditions like arthritis, diabetes or heart disease, mail order may be right for you. You may be able to have a 90-day supply delivered directly to your home or location of choice from the CVS Caremark Mail Service Pharmacy.

When it's time to get a refill, you can order online or by phone anytime, day or night. This option will not only save you money on your prescriptions, but will also save you a trip to your local pharmacy. And *regular* delivery is at no additional cost. For more information about home delivery, please refer to the following section titled "CVS Caremark Mail Service Pharmacy".

Updated 1/1/2020

CVS Caremark Mail Service Pharmacy

Every year, more people with chronic or genetic conditions are being prescribed *specialty* or *biotech* medicines. People taking these drugs often have complex health conditions such as multiple sclerosis, hemophilia, Crohn's disease or Hepatitis C. CVS Caremark Mail Service Pharmacy offers home delivery of specialty drugs and supplies and provides personalized therapy-specific clinical support to help individuals successfully manage their condition.

CVS Caremark's dedicated team of pharmacists, nurses and pharmacy customer service representatives can address all therapy support needs through CVS Caremark's toll-free number. Regular business hours are Monday through Friday, 8 a.m. to 8 p.m. ET. CVS Caremark's clinical representatives remain available for member education and support 24 hours a day, 7 days a week.

Talk to your Wellness Nurse or HR Director for a list of covered services, visit www.caremark.com or call the toll-free Customer Service number on your CVS Caremark ID card to learn more about CVS Caremark Mail Service Pharmacy.

CVS Caremark Mail Service Pharmacy is staffed by registered pharmacists who perform the same safety checks as your local pharmacist, including a review of your prescription history.

Getting Started with CVS Caremark Mail Service Pharmacy

It's quick and easy! Your prescription benefit offers you the convenient option to get 90-day supplies of your long-term medications delivered to you by mail – at no extra cost. Home Delivery is available for prescriptions used to treat conditions such as high cholesterol, asthma, arthritis, diabetes, heart disease and high blood pressure.

Through CVS Caremark Mail Service Pharmacy, members benefit from:

- **Convenience** – Quick, confidential shipping of maintenance drugs direct to their home, place of work or any other location they choose.
- **Ease of Use** – CVS Caremark's simple, two-step process makes ordering maintenance drugs easy.
- **Quality of Service** – Registered pharmacists check orders for accuracy and are available 24 hours a day, 7 days a week in case of an emergency.
- **Cost Savings** – Depending on the benefit plan, members can save money by using CVS Caremark Mail Service Pharmacy. In addition, standard shipping is always free.

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Generics

Manage Your Health and Money with Generics!

How can you save money?

To save money on your prescriptions, ask for Generics:

- Ask your doctor to prescribe generics and allow generic substitution at your local pharmacy.
- Say “yes” if your pharmacist asks whether you would like the generic equivalent of the brand-name medicine your doctor prescribed.
- If there is no generic equivalent for a brand-name medicine you are prescribed, ask your doctor if there’s a generic alternative available to treat your condition and if it would be right for you.



Why do generic medicines cost less?

Research and development are already complete. Generics cost less because their manufacturers do not have to spend the hundreds of millions of dollars it takes to complete research and development on the new original medicine. The brand manufacturer makes that investment, along with the millions of dollars needed to market and advertise the new medicine. Therefore, it costs the generic manufacturer less to develop the same medicine. The savings are passed on to you! Visit www.caremark.com to view the formulary list and the generic drugs available which treat common conditions.

What is the difference between generic and brand-name medicines?



All the money you save. Each time you fill a prescription, you could save money by asking for a generic medicine. That could add up to big savings in just a short time. Research shows that you can save an average of 30 to 80 percent when you fill your prescriptions with a generic drug instead of a brand-name drug. To see if a generic is available for a drug you are currently taking or considering, visit www.caremark.com to view the formulary list, or you can visit the Check Drug Cost tool, available online at www.caremark.com, where you can check drug costs to find out how much you can save.

Are there any other differences between generic and brand-name medicines?

Yes, the name and how they look are different, not how they work. When the patent of a brand-name medication expires, other drug manufacturers can make and sell the same medicine. This medicine is sold under its chemical name, which is why it is called a “generic”. Like their brand-name counterparts, all generic medicines are tested and approved by the U.S. Food and Drug Administration (FDA) before they can be sold to consumers.

FDA-approved generic medicines are as safe and effective as brand-name medicines. In the United States, trademark laws do not allow a generic medicine to look exactly like its brand-name counterpart. Therefore, you can expect a generic medicine to be a different color or a different shape than its brand-name counterpart. However, the way it looks has no effect on how the medicine works. In fact, generics are often made by the same company manufacturing the brand-name drug.

Are generics safe and effective?

Yes, the FDA makes sure of it. The FDA puts each generic medicine through a rigorous quality control review process to ensure that generics are as safe and effective as the original brand-name medicine. Both brand-name and generic drug facilities must meet the same standards of good manufacturing practices. The FDA inspects more than 3,500 pharmaceutical manufacturing facilities each year to monitor how the medicines are made, processed, tested, packaged and labeled. To gain FDA approval, generic medicines must prove they are exactly like their brand-name equivalents in:

- Safety
- Identical Active Ingredients
- Performance (how it works in the body)
- Strength (e.g., 10 mg, 20 mg)
- Dosage Form (pill, liquid, cream, etc.)

