

Here's an overview of your CVS Caremark benefits.



High Deductible Health Plan (HDHP) RX

Welcome to your new prescription benefit administered by CVS Caremark. You will find a brief summary of your prescription benefits as well as information about the CVS Caremark Maintenance Choice program. Your prescription benefit is designed to bring you quality care at any In-Network pharmacy that will help you save money.

Your plan is based on a combined deductible of medical and prescription claims. The deductible is the total "out of pocket" spending required by you before prescription benefits are paid. Your annual deductible is **\$2,000** for an individual or **\$4,000** for a family. Until this deductible is met, you will pay **100%** for your prescriptions.

For medications taken for a short time (like an antibiotic), fill anywhere in our network of more than 68,000 pharmacies nationwide, including chain pharmacies, 20,000 independent pharmacies and 9,700+ CVS Pharmacy locations (including those inside Target stores). **For medications you take regularly (such as for high blood pressure or diabetes),** get them delivered to your door or pick them up at a local CVS Pharmacy.

	Any Pharmacy in the CVS Caremark Retail Pharmacy Network (Up to a 30-day supply)	CVS Caremark Mail Service Pharmacy or CVS Pharmacy (Up to a 90-day supply)
Generic Medicines Always ask your doctor if there's a generic option available. It could save you money.	10% for a generic medicine (after deductible)	10% for a generic medicine (after deductible)
Preferred Brand-Name Medicines If a generic is not available or appropriate, ask your doctor to prescribe from your plan's preferred drug list.	10% for a preferred brand-name medicine (after deductible)	10% for a preferred brand-name medicine (after deductible)
Non-Preferred Brand-Name Medicines Drugs that aren't on your plan's preferred list will cost more.	10% for a non-preferred brand-name medicine (after deductible)	10% for a non-preferred brand-name medicine (after deductible)
Annual Deductible	\$2,000 for individual coverage / \$4,000 for family coverage (combined with medical)	
Maximum Out-of-Pocket	\$3,000 for individual coverage / \$6,000 for family coverage (combined with medical)	
Preventive Drug List	Your plan comes with a Preventive Drug List. Medications on this list are covered at 100%. Sign in or register at Caremark.com to access your Preventive Drug List.	

Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason other than doctor or other prescriber indicates "dispense as written," you will pay the difference between the brand-name medication and the generic plus the cost of the brand-name medication.

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



Use Maintenance Choice to Fill Your Long-Term Medications

Maintenance Choice offers you choice and savings when it comes to filling long-term prescriptions. Now you have **two ways to save**:

CVS Caremark Mail Service Pharmacy:

- Enjoy convenient home delivery
- Receive your medications in private, tamper-resistant and (when needed) temperature-controlled packaging
- Talk to a pharmacist by phone

CVS Pharmacy:

- Pick up your medication at your local CVS Pharmacy (including those inside Target stores)
- Enjoy same-day prescription availability
- Talk with a pharmacist face-to-face

Plus, you can easily order refills and manage your prescriptions anytime at www.caremark.com.

To Get Started

The following chart provides detailed steps to help you start enjoying all the benefits of Maintenance Choice.

IF YOU WOULD LIKE...	THEN...
To continue with mail service	Your existing prescriptions will transfer to CVS Caremark. We'll send your medications to your location of choice. To initiate your next refill after July 1, 2018 : <ul style="list-style-type: none">• Register or log into www.caremark.com; or• Call Customer Care at 1-888-202-1654. We'll handle the rest.
To pick up at CVS Pharmacy (including those inside Target stores)	Please let us know. You can do so quickly and easily. Choose the option that works best for you: <ul style="list-style-type: none">• Register or log into www.caremark.com to select a CVS Pharmacy location for pick up• Visit your local CVS Pharmacy and talk to the pharmacist• Call Customer Care at 1-888-202-1654. We'll handle the rest.
To sign up for mail service for the first time	You can do so easily online or by phone. <ul style="list-style-type: none">• Register or log into www.caremark.com, select Request a new prescription• Call Customer Care at 1-888-202-1654. We'll handle the rest
More information	Give us a call. Call Customer Care at 1-888-202-1654. We'll handle the rest.

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