

# CVS Caremark Prescription Plan

## CVS Caremark Prescription Drug Management

Prescriptions are included with the medical plan, but are filled through CVS Caremark. Your CVS Caremark information will be included on your medical insurance cards to use for prescriptions. CVS Caremark has their own network of providers and drug formulary. This information can be accessed online at [www.caremark.com](http://www.caremark.com).

**There are 4 tiers of prescription drugs that are covered at different levels of cost to you and the plan:**

- Tier 1:** Generic Drugs: the therapeutically equivalent version of a brand drug whose patent has expired. Utilizing these drugs provides savings to you and the plan.
- Tier 2:** Brand Drugs: are part of a listing of preferred drugs, which are available to the prescription drug plan at special discounts.
- Tier 3:** Non-Preferred Drugs: these drugs are typically offered at a higher cost with no extra benefit over similar brand drugs.
- Tier 4:** Specialty Pharmacy Drugs: intended to treat serious or chronic medical conditions, including, Anemia, Pulmonary Disorders, Hepatitis, Multiple Sclerosis, Rheumatoid Arthritis, Psoriasis and other conditions.

**Step Therapy Program**—If a specialty pharmacy drug is prescribed and a lower tier drug is available you will first have to try that drug to determine if it yields any positive results. If no positive results occur from using the lower tier drug you would be allowed to use the specialty pharmacy drug. This program is put in place to help save the Plan and Associate additional out of pocket costs.

**Mail Order Prescriptions**—This alternative gives you the option of having your prescription delivered to your home. Mail order prescriptions offer a safe and convenient way for you to fill a 90 day supply of maintenance (long-term) medications for two times the retail co-pay. Refer to your prescription packet for more details!

**Prescription Co-pays** track toward your medical out-of-pocket maximum.

If you or your doctor request a brand-name medicine when a generic equivalent is available, you will pay the brand copay, plus the difference in cost between the brand-name and the generic medicine.

**Compound prescription** drugs costing over \$500 will require a pre-authorization.

