



State of Rhode Island Your Personal Prescription Benefit Plans

	<u>Choice Plus Plan with Health Savings Account (HSA)</u>	<u>2014 Plan</u>
Where Short-term medications	CVS Caremark retail network includes more than 68,000 participating pharmacies nationwide, including independent pharmacies, chain pharmacies and 7,500 CVS/pharmacy locations	CVS Caremark retail network includes more than 68,000 participating pharmacies nationwide, including independent pharmacies, chain pharmacies and 7,500 CVS/pharmacy locations
Where Maintenance medications	At Mail Service or CVS/pharmacy up to 90-day supply OR Any participating retail pharmacy by calling Customer Care to Opt-out (30-day supply copay will apply)	At Mail Service or CVS/pharmacy up to 90 day-supply OR Any participating retail pharmacy by calling Customer Care to Opt-out (30-day supply copay will apply)
Annual Deductible	Individual: \$1,500 Family: \$3,000 (Medical & Rx Combined)	None
Out-of-Pocket Maximum	Individual: \$3,000 Family: \$6,000 (Medical & Rx Combined)	Individual: \$6,350 Family: \$12,700 (Rx only)
Generic Medications Ask your doctor if there is a generic available, as these generally cost less.	Drugs on Preventive Therapy List: Short-term medications: \$7 copay Maintenance medications: \$14 copay (90-day supply) Drugs not on Preventive Therapy List: You must meet the deductible, then above copays apply	Short-term medications: \$7 copay Maintenance medications: \$14 copay (90-day supply)
Preferred Brand-Name Medications If generic is not available or appropriate, ask your doctor to prescribe from your plan's preferred drug list.	Drugs on Preventive Therapy List: Short-term medications: \$25 copay Maintenance medications: \$50 copay (90-day supply) Drugs not on Preventive Therapy List: You must meet the deductible, then above copays apply	Short-term medications: \$25 copay Maintenance medications: \$50 copay (90-day supply)
Non-Preferred Brand-name Medications You will pay the most for medications not on your plan's preferred drug list.	Drugs on Preventive Therapy List: Short-term medications: \$45 copay Maintenance medications: \$90 copay (90-day supply) Drugs not on Preventive Therapy List: You must meet the deductible, then above copays apply	Short-term medications: \$45 copay Maintenance medications: \$90 copay (90-day supply)
Website	Register at www.caremark.com	Register at www.caremark.com
Customer Care	1-800-307-5432	1-800-307-5432





MAINTENANCE CHOICE OPT-OUT (effective January 1, 2017)

- This program applies to maintenance (long-term) medications only.
- This program does not apply to short-term/acute medications.
- **This program DOES NOT require a you to use CVS/pharmacy or Mail Service**
- This program is identical to the current Voluntary program, however, it requires you to call CVS Caremark (1-800-307-5432) to **opt out** of 90-day maintenance medications.
- This program allows flexibility and choice:
 - You can choose 90-day supply of maintenance medications at CVS/pharmacy or CVS Caremark Mail Service Pharmacy or you can call Customer Care at 1-800-307-5432 to choose 30-day supply of maintenance medications at other participating retail pharmacies. Once you call us, covered long-term medications can be filled at any participating retail pharmacy. You pay the retail copay for each 30-day supply.
 - **There is NO REQUIREMENT under the State of Rhode Island's prescription drug plan to use CVS/pharmacy.**

HOW THE PROGRAM WORKS:

- After one fill of a maintenance medication at any participating retail pharmacy, you will receive a letter from CVS Caremark with instructions. There are 2 separate letters depending on where you fill your medications.
- **Letter A: If you fill long-term medications at CVS /pharmacy:**
 - Informs you that the CVS pharmacist will be reaching out to your doctor to obtain a new medication for a 90-day supply.
 - There is no further action required by you.
 - You will pay the lower 90-day copay for maintenance medications.
- **Letter B: If you fill long-term medications at any other participating retail pharmacy explains your choices:**
 - You can choose to call your doctor, obtain a 90 day supply of your maintenance medication and fill at Mail Service or CVS/pharmacy.

OR

 - You can call CVS Caremark at 1-800-307-5432 and tell Customer Care you want to OPT-OUT of 90 day supply maintenances. Once you contact us to opt-out, you will be allowed to fill your maintenance prescription at any participating retail pharmacy at 30-day supply copay. You will be opted out of 90-day maintenance medications for all other maintenance medications you may be taking. ***This allows your eligible covered medications to be dispensed at any participating retail pharmacy without having to call CVS Caremark with every medication.***





Frequently Asked Questions

ABOUT THE CVS CAREMARK RETAIL NETWORK

Q. Can I receive additional Prescription Cards?

A. Yes, for additional Prescription Cards, please call a Customer Care representative toll-free at 1-800-307-5432.

Q. May I fill my medication at a non-participating pharmacy?

A. There are more than 68,000 participating pharmacies in the CVS Caremark retail network. When you choose to go to a non-participating pharmacy, you will pay the full prescription price. If you use a non-participating pharmacy, you should submit a paper claim form along with the original prescription receipt(s) to CVS Caremark for reimbursement of covered expenses. You can download and print a claim form when you log in to www.caremark.com.

Q. When should I use a retail pharmacy instead of the CVS Caremark Mail Service Pharmacy?

A. You should use the retail pharmacy for your immediate and short-term medication needs. Use mail service or CVS/Pharmacy for your long-term maintenance medication needs.

ABOUT THE CVS CAREMARK MAIL SERVICE PHARMACY

Q. Why should I use the CVS Caremark Mail Service Pharmacy for my prescriptions?

A. The CVS Caremark Mail Service Pharmacy is a convenient and cost-effective way for you to order up to a 90-day supply of maintenance or long-term medications. You can have your long-term medication delivered to your home, office or a location of your choice with free standard shipping. By using mail service, you minimize trips to the pharmacy while saving money on your prescriptions. If you prefer, you can get your long-term medications at your local CVS/Pharmacy for the mail service copay.

Q. How long does it take for my prescriptions to arrive by mail?

A. Please allow 7-10 days for delivery from the time the order is placed.

Q. How do I check the status of my order?

A. You can check your refill order status at www.caremark.com or by calling toll-free at 1-800-307-5432.

Q. How should I ask my doctor or other prescriber to write my prescription in order to receive the maximum benefit from the CVS Caremark Mail Service Pharmacy?

A. Remind your doctor or other prescriber to write a “90-day supply plus refills,” when clinically appropriate, for maintenance medications. CVS Caremark must fill your prescription for the exact quantity of medication that your doctor or healthcare provider prescribes, up to your plan design limit. When you need to take your maintenance medication right away, ask your doctor or other prescriber for two prescriptions:





- The **first** for up to a 30-day supply
- The **second** for up to a 90-day supply, with refills when clinically appropriate

Have the short-term supply filled immediately at a CVS Caremark participating retail pharmacy and send the 90-day supply prescription to the CVS Caremark Mail Service Pharmacy. If you prefer, bring the 90 day supply prescription to your local CVS/Pharmacy, for the mail service copay.

ABOUT THE CVS CAREMARK DRUG LIST

Q. What is a drug list?

A. It is a list of preferred prescription medications that have been chosen because of their clinical effectiveness and safety. This list is typically updated every three months. The drug list promotes the use of preferred brand-name medications and generic medications whenever possible. Generic medications are therapeutically equivalent to brand-name medications and must be approved by the U.S. Food and Drug Administration (FDA) for safety and effectiveness. Generally, generic medications cost less than brand-name medications. You can get a drug list by either visiting www.caremark.com or by calling Customer Care toll-free at 1-800-307-5432.

Q. How do I change to a generic or preferred drug?

A. To save money, have your doctor or other prescriber choose a generic or preferred brand-name medication from the CVS Caremark Drug List, if appropriate. You may want to take the list with you when you visit your doctor or other prescriber.

