

Your Personal Prescription Benefit Program

A Convenient Pull-Out Guide

	RETAIL PHARMACY	MAIL SERVICE PHARMACY
	For immediate medicine needs or short-term medicine	For maintenance or long-term medicine(s)
You Will Pay:	<ul style="list-style-type: none"> • \$10 for each generic medicine • \$20 for each brand name medicine on the drug list • \$40 for each brand name medicine not on the drug list 	<ul style="list-style-type: none"> • \$20 for each generic medicine • \$40 for each brand name medicine on the drug list • \$80 for each brand name medicine not on the drug list
Deductible:	\$150 annually per individual	
Day Supply Limit:	30-day supply	90-day supply
Refill Limit:	One initial fill plus 2 refills for maintenance medicines*	None

* If you use a retail pharmacy for maintenance/long-term medicines, you will pay double your retail co-payment after the third fill on the same maintenance/long-term medicine.

Have More Questions?

Three Easy Ways To Contact Caremark

1. www.caremark.com

Caremark.com is a hassle free, round-the-clock way to order refill prescriptions, check order status and get important medicine information. Please see the inside front cover for more details.

2. 1-888-790-4266

Call toll-free for the Caremark fully automated refill phone service.

3. Caremark Customer Care

Call **1-888-790-4266** to speak to a Caremark Customer Care representative, 24 hours a day, seven (7) days a week. You may also email Customer Care 24 hours a day, seven (7) days a week at **customerservice@caremark.com**.

When you call or log in, be ready to provide:

- Plan participant's ID number provided by your plan
- Plan participant's date of birth
- Your VISA®, Discover®, MasterCard® or American Express® number with expiration date, if your plan requires a payment

Need Another Prescription ID Card? Additional ID cards can be obtained by calling Caremark Customer Care at **1-888-790-4266**.

Getting Your Prescription Filled Through the Caremark Mail Service Program

Caremark operates seven mail service pharmacies across the United States to provide quick service to plan participants wherever they live. To ensure your safety, our mail service pharmacies are staffed by registered pharmacists. Just like your neighborhood pharmacist, our pharmacists check each prescription to make sure it's filled correctly. In addition, your prescription history is reviewed to identify any possible problems with new medicines you may be prescribed.

Day Supply Limit

You can get up to a 90-day supply of medicine when you get a prescription filled through the Caremark Mail Service Pharmacies. Ask your doctor to write a prescription for up to a 90-day supply plus refills, when clinically appropriate.

Please Note: *By law, Caremark must fill your prescription for the exact quantity of medicine prescribed by your doctor, up to the 90-day supply limit. "30-days plus 2 refills" does not equal one prescription written for "90-days."*

Payment Options

While checks and money orders are accepted, the preferred method of payment is by credit card. For credit card payments, simply include your VISA®, Discover®, MasterCard® or American Express® number and expiration date in the space provided on the enclosed mail service order form.

Convenient Home Delivery

You can expect your medicine to arrive 10 to 14 calendar days after Caremark receives your prescription. Your package will include a new mail service order form and an invoice, if applicable. You will also receive the same type of information about your prescribed medicine that you would receive from a retail pharmacy.

Getting Your Prescription Filled at a Retail Pharmacy

Day Supply Limit

You can get up to a 30-day supply of medicine each time you have a prescription filled at a retail pharmacy. Ask your doctor to write a prescription for up to a 30-day supply plus refills, when clinically appropriate.

Refill Limit

You may obtain one initial fill plus 2 refills at a retail pharmacy for maintenance or long-term medicines. However, if you use the Caremark Mail Service Pharmacies for medicine you will be taking for a long time, you may save money.

Caremark Participating Retail Pharmacies

The Caremark Retail Program includes more than 62,000 participating pharmacies nationwide, including over 20,000 independent community pharmacies. For a full listing, visit www.caremark.com.

Using a participating retail pharmacy is generally more convenient and less expensive. Participating pharmacies can easily access information about your prescription benefit program and the appropriate payment. You will not need to file any additional paperwork when you use a Caremark participating retail pharmacy.

If You Use a Non-Participating Pharmacy or Don't Have Your Benefit ID Card With You

You will be asked to pay 100 percent of the prescription price at the pharmacy. If you have questions about your plan benefits, you may contact your HR or benefits office. If you paid the full prescription price, you will need to submit a **paper claim form** along with the original prescription receipt(s) to Caremark for reimbursement of covered expenses. You can download and print a claim form when you log in to Caremark.com or call the Caremark Customer Care toll-free 1-800 number on your benefit ID card.