

# 2019 Plan Year—State Employees’ Prescription Drug Plan



# Welcome to CVS Caremark®

We manage your prescription benefits like your health insurance company manages your medical benefits. That means helping you get the medication you need and helping you find ways to save.



## Digital Benefits

Our digital tools make it easy to find ways to save money on your medications, and save time managing them for you and your family. Be sure to register at Caremark.com and download the CVS Caremark mobile app—that way you won't miss out on any saving opportunities.

### Check out a few of our favorite cost and time-saving tools:

#### Medication delivery by mail

Start filling in 90-day quantities with just a picture of your prescription label—same cost as two 30-day retail fills.

#### Check drug costs and coverage

View side-by-side cost comparisons of medications to see where you can save.

#### Find a network pharmacy

Medication costs are lowest when you fill at a pharmacy that's part of your network.

#### Quick start new orders

Transfer a current prescription, or submit a new one with a picture of the label (or written prescription).

#### Manage all your medications in the same place

Easily manage prescriptions you get from your local pharmacy, by mail or through a specialty pharmacy in one place—our mobile app.

#### Quick and easy refills

Scan your prescription label with your smart phone—or enroll in Text Refill Reminders.

#### Customize notifications and reminders

Choose how to receive information about your prescriptions—by text, email or phone.

#### Manage your family's prescriptions

After registering at **Caremark.com**, you can give access to family members over 18 years old that are under your plan.

Find more ways to save at Caremark.com and with the CVS Caremark mobile app.



## Generic Medications

We're committed to making sure you have access to the medications you need at the lowest possible cost. One way is to consider a generic equivalent to your brand-name medication. Generics are safe and effective, work the same way as brand-name medications, and offer savings of up to 80%. In fact, nearly nine in 10 prescriptions filled through CVS Caremark are for generic medications.\*1

### Generic facts you can trust from the U.S. Food and Drug Administration (FDA)

- The FDA requires generics to have the same active ingredients, strength and dosage form as their brand-name counterparts
- The FDA requires proof that a generic performs the same as its brand-name counterpart
- The FDA monitors adverse effects and conducts ongoing quality control
- Many generic drugs are made in the same manufacturing plants as brand-name drug products and must pass the same quality standards

### Ready to save with generics?

#### Current prescriptions

If you are currently taking a brand-name medication, ask your doctor or your pharmacist before your next refill if a generic is available.

#### New prescriptions

Any time you are prescribed a new medication, be sure to ask if a generic is available when it is being written.

Use the *Check Drug Cost* tool at [Caremark.com](http://Caremark.com) to do a side-by-side cost comparison.

\*Source: CVS Health Book of Business, Funded Clients, January–April 2017. Provided by Enterprise Analytics, May 2017.

1. Research shows that individuals on average can save 30 to 80 percent by using generics. Your savings will vary based on your plan and/or drug prescribed. Source: Generic Pharmaceutical Association website, 2015. <http://www.gphaonline.org/about/generic-medicines>.

## 90-Day Supplies

Save on medications you take regularly (such as high blood pressure or diabetes medications) by filling them in up to 90-day supplies. You'll have the medication you need, when you need it—with the choice of delivery by mail or pharmacy pick up.

### Save money

One 90-day supply typically costs about the same as two 30-day supplies.

### Save time

Eliminate the need for monthly trips to the pharmacy by filling up to a 90-day supply with delivery directly to your door or by only picking up in person once every three months—the choice is yours.

### Choose delivery by mail or pick up

We'll deliver your 90-day supplies anywhere you like with no-cost shipping and provide status alerts for tracking. Our discreet packages are tamper-proof, weather-proof and temperature controlled, so it's a safe option for you.

- OR -

You can go to [Caremark.com/sofrxplan](http://Caremark.com/sofrxplan) or register at [Caremark.com](http://Caremark.com) to locate a participating 90-day retail pharmacy in your area—then pickup when it's convenient for you.

### Two easy ways to get started at mail

#### Online

Visit [Caremark.com](http://Caremark.com)

- OR -

#### By phone

Call Customer Care at **1-888-766-5490**.

Be ready with your CVS Caremark ID card, mailing information, medication name, payment method (i.e. credit card number) and doctor's information

**We'll contact your doctor for a new prescription and handle all the details.**



Manage your refills at [Caremark.com](http://Caremark.com) or the **CVS Caremark mobile app**.

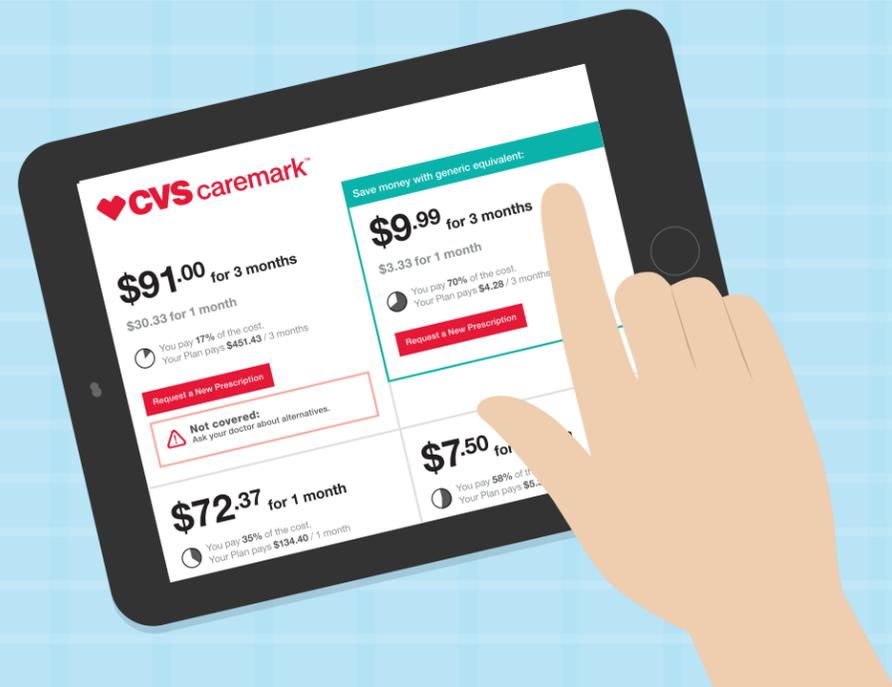


**Your Health in a Digital World informational video.**



**Download the CVS Caremark mobile app.**





## Check Drug Costs

With the **Check Drug Cost** tool, you can see what you'll pay for your medications and if there are opportunities to save money.

### Check drug costs and coverage

With our Check Drug Cost tool, you can do a side-by-side comparison of your medications to see where you could save.

To get started, just enter the first few letters of the name of your medication and choose your prescribed strength and dose from the list of options. The tool will show you exactly how much you'll pay:

- If you have your medication delivered by mail
- If you pick your medication up at a CVS Pharmacy®
- If you fill at another retail pharmacy
- If you fill in 30-day or 90-day supplies
- If you choose an available lower-cost alternative, like a generic.

Your lowest cost option will be highlighted and you'll see exactly how much you'll save. The Check Drug Costs Tool is available at **Caremark.com** or through the CVS Caremark Mobile app.



**Sign in or register at Caremark.com to get started today.**

## Specialty Medications

If you have a rare or complex condition, such as rheumatoid arthritis, multiple sclerosis or cancer, your doctor may prescribe a specialty medication. These medications usually require specific storage and may be taken a little differently—like injections or infusions. To fill prescriptions for specialty medications, you'll need to use CVS Specialty®.

### Specialized support

You'll have a dedicated CareTeam led by a pharmacist and nurse who are specialists in your condition. They can help with everything from getting started and managing side effects to injection training or finding financial assistance. This support is what will help you safely and effectively stay on track with your therapy.

### Convenient choices

We let you choose how you get your medication:

You can pick it up at any CVS Pharmacy\* (including those inside Target stores).

- OR -

Have it delivered by mail anywhere that's convenient – even your doctor's office.

### Digital tools

You'll be able to manage your medications and more at **CVSSpecialty.com** and with the **CVS Specialty mobile app**.

- Order refills and track orders
- Set medication and treatment reminders
- Securely message your CareTeam
- Manage payments

### Get started with CVS Specialty

#### Online

Visit **CVSSpecialty.com/enroll**

- OR -

#### By phone

Call us at **1-800-237-2767**

**To learn more about CVS Specialty, visit [CVSSpecialty.com](http://CVSSpecialty.com).**



**Customer Care: 1-888-766-5490**



- For general Rx Plan information: **Caremark.com/sofrxplan**
- Register and log in for personal information: **Caremark.com**

\*Where allowed by law. In-store pick up is currently not available in Oklahoma. Puerto Rico requires first-fill prescriptions to be transmitted directly to the dispensing specialty pharmacy. Products are dispensed by CVS Specialty and certain services are only accessed by calling CVS Specialty directly. Certain specialty medication may not qualify. Services are also available at Long's Drugs locations.

## The State Employees' Prescription Drug Plan administered by CVS Caremark

Your prescription benefit is designed to bring you quality pharmacy care that will help you save money. The following is a brief summary of your prescription benefits which offers two ways for you to save on your maintenance medications.

	For up to 30-day supplies of short-term medications Participating Retail Pharmacy	For 90-day supplies of medications you take regularly CVS Caremark Mail Service Pharmacy or Participating 90-Day Retail Pharmacy
<b>Maximum Supply</b>	Up to a 30-day supply	Up to a 90-day supply
<b>When to Use/Where to Refill</b>	For a short-term medication such as antibiotics, fill a 30-day supply at a retail pharmacy participating in the CVS Caremark network. Our network includes more than 59,000 pharmacies nationwide, including chain pharmacies and 20,000 independent pharmacies.	For medications that are taken regularly for chronic conditions such as high blood pressure, asthma, diabetes or high cholesterol, this Plan offers you choice and ways to save by filling a 90-day supply through: <b>CVS Caremark Mail Service Pharmacy</b> - Enjoy convenient home delivery - Receive your medications in private, tamper-resistant and (when needed) temperature-controlled packaging - Talk to a pharmacist by phone <b>90-Day Maintenance at Retail:</b> - Pick up your maintenance medication at a time that is convenient for you - Enjoy same-day prescription availability - Talk with a pharmacist face-to-face

### STANDARD PPO OPTION

<b>Cost to You</b>	Generic Medications <sup>1</sup> <b>\$7</b> Preferred Brand-Name Medications <sup>2</sup> <b>\$30</b> Non-Preferred Brand-Name Medications <sup>3</sup> <b>\$50</b>	Generic Medications <sup>1</sup> <b>\$14</b> Preferred Brand-Name Medications <sup>2</sup> <b>\$60</b> Non-Preferred Brand-Name Medications <sup>3</sup> <b>\$100</b>
<b>Global In-Network Out-of-Pocket Maximum</b>	\$7,900 per individual • \$15,800 per family (Combined Pharmacy & Medical)	\$7,900 per individual • \$15,800 per family (Combined Pharmacy & Medical)

### STANDARD HMO OPTION (In-Network Only)

<b>Cost to You</b>	Generic Medications <sup>1</sup> <b>\$7</b> Preferred Brand-Name Medications <sup>2</sup> <b>\$30</b> Non-Preferred Brand-Name Medications <sup>3</sup> <b>\$50</b>	Generic Medications <sup>1</sup> <b>\$14</b> Preferred Brand-Name Medications <sup>2</sup> <b>\$60</b> Non-Preferred Brand-Name Medications <sup>3</sup> <b>\$100</b>
<b>Global In-Network Out-of-Pocket Maximum</b>	\$7,900 per individual • \$15,800 per family (Combined Pharmacy & Medical)	\$7,900 per individual • \$15,800 per family (Combined Pharmacy & Medical)

### HIGH DEDUCTIBLE HEALTH PLAN PPO OPTION

<b>Cost to You</b>	Generic Medications <sup>1</sup> <b>30%</b> Preferred Brand-Name Medications <sup>2</sup> <b>30%</b> Non-Preferred Brand-Name Medications <sup>3</sup> <b>50%</b>	Generic Medications <sup>1</sup> <b>30%</b> Preferred Brand-Name Medications <sup>2</sup> <b>30%</b> Non-Preferred Brand-Name Medications <sup>3</sup> <b>50%</b>
<b>Annual Deductible</b>	<b>In-Network:</b> \$1,350 per individual • \$2,700 per family   <b>Non-Network:</b> \$2,500 per individual • \$5,000 per family (Combined Pharmacy & Medical)	\$2,500 per individual • \$5,000 per family (Combined Pharmacy & Medical)
<b>Annual Coinsurance Maximum</b>	<b>In-Network:</b> \$3,000 per individual • \$6,000 per family   <b>Non-Network:</b> \$7,500 per individual • \$15,000 per family (Combined Pharmacy & Medical)	\$7,500 per individual • \$15,000 per family (Combined Pharmacy & Medical)
<b>Global In-Network Out-of-Pocket Maximum</b>	\$4,350 per individual • \$8,700 per family (Combined Pharmacy & Medical)	\$4,350 per individual • \$8,700 per family (Combined Pharmacy & Medical)

### HIGH DEDUCTIBLE HEALTH PLAN HMO OPTION (In-Network Only)

<b>Cost to You</b>	Generic Medications <sup>1</sup> <b>30%</b> Preferred Brand-Name Medications <sup>2</sup> <b>30%</b> Non-Preferred Brand-Name Medications <sup>3</sup> <b>50%</b>	Generic Medications <sup>1</sup> <b>30%</b> Preferred Brand-Name Medications <sup>2</sup> <b>30%</b> Non-Preferred Brand-Name Medications <sup>3</sup> <b>50%</b>
<b>Annual Deductible</b>	\$1,350 per individual • \$2,700 per family (Combined Pharmacy & Medical)	\$1,350 per individual • \$2,700 per family (Combined Pharmacy & Medical)
<b>Annual Coinsurance Maximum</b>	\$1,650 per individual • \$3,300 per family (Combined Pharmacy & Medical)	\$1,650 per individual • \$3,300 per family (Combined Pharmacy & Medical)
<b>Global In-Network Out-of-Pocket Maximum</b>	\$3,000 per individual • \$6,000 per family (Combined Pharmacy & Medical)	\$3,000 per individual • \$6,000 per family (Combined Pharmacy & Medical)

1. Ask your doctor or other prescriber if there is a generic available, as these generally cost less. 2. If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from the preferred drug list. 3. You will pay the most for medications not on the preferred 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 brand copayment.

[www.caremark.com/sofrxplan](http://www.caremark.com/sofrxplan) is a site where you can access prescription drug copayment information, preferred drug list, maintenance medication drug list and information about the RX Plan. You can easily order refills and manage your prescriptions anytime at [www.caremark.com](http://www.caremark.com); registration and log-in required.  
This is only a summary of benefits; refer to your Benefit Document or Certificate of Coverage for a more detailed description of the benefits covered under your Plan.

# Preparing for an Emergency

## In the event of an emergency

The storm and fire seasons can be stressful. To make sure that you are taking the best possible care of yourself during these times, we suggest using the following information to put together a proactive emergency medication plan.

Once you have developed an emergency medication plan, you may want to share it with your doctor, especially if you have complex medications, such as those that need pumps or nebulizers.

You may also want to talk to your child's school or child-care center about their emergency plan for your child's medication.

## Emergency plan guidelines

- Keep all your medications in one place in your house, so if you need to evacuate you can quickly and easily take them with you
- Stock your emergency kit with vitamins and over-the-counter medications you might need, such as pain relievers, antacids and cold-relief medications
- Keep a list of your medications and health care providers (name and phone number) in your wallet, along with your CVS Caremark ID card. Record the medication name, strength (e.g., 10 mg, 20 mg), dosage form (e.g., pill, liquid, cream)

## If you use:

### CVS Caremark Mail Service Pharmacy

If an emergency affects the mail service pharmacy that fills your prescriptions, we will route your prescriptions to another CVS Caremark Mail Service Pharmacy location.

If you do not have access to your prescription medications during a disaster, call Customer Care at **1-888-766-5490** for assistance. If allowed by your plan, we can arrange for a short-term supply of your medication(s) that you can pick up at an in-network pharmacy.

If your medication is being held at the post office and you cannot pick it up, call Customer Care at **1-888-766-5490** for assistance. Someone can help you get your medication shipped to an alternate address and, if necessary, help make arrangements for medications that require special handling, such as a cold pack.

### CVS Specialty Pharmacy

If you must leave your home during an emergency or natural disaster, plan on taking at least three days' worth of medication and supplies with you (or more if recommended by the local authorities). If your medication needs refrigeration, bring a cooler filled with ice to safely store your medication while you are away from home.

If you use an electric infusion pump and your electricity is off, pack three days' worth of medication and supplies (or more if recommended by the local authorities) and go to the nearest hospital or shelter until the electricity is turned back on.

### Your local pharmacy

If your local pharmacy is not able to serve you during or after a disaster, we can help you find another in-network pharmacy nearby. Call Customer Care at **1-888-766-5490** for assistance.

---

**We care** about your well-being especially during emergencies and natural disasters. Please contact Customer Care at **1-888-766-5490** if you need any assistance with your prescription medications.

---



**For additional information on emergency planning, please visit these websites\***

- Federal Emergency Management Agency: [www.fema.gov](http://www.fema.gov)
- American Red Cross: [www.redcross.org](http://www.redcross.org)

\*CVS Caremark does not operate the websites/organizations listed here, nor is it responsible for the availability or reliability of their content. These listings do not imply or constitute an endorsement, sponsorship or recommendation by CVS Caremark.

