



## *Important Notice to Montgomery County Retirees in the CareFirst BlueCross BlueShield Indemnity Medical Plan*

### **Enhancements to Your Prescription Drug Benefits Beginning January 1, 2011**



The cost of prescription drugs is one of the fastest rising components of health care. As a member of the Montgomery County indemnity medical plan, you are particularly hard hit by prescription expenses because you must first pay the full cost of a prescription and then file a claim before you can get 80% of the cost reimbursed. The claims process can be slow, and as prescription drug costs continue to escalate, it becomes more and more difficult for retirees to afford to pay full cost and wait for reimbursement.

Effective January 1, 2011, we are pleased to announce that the County is offering new streamlined prescription drug coverage for indemnity plan participants through Caremark. This is an enhancement to the way prescription drug benefits are currently made available to you. While we believe the change is positive, it will require you to do things a little differently than you have in the past.

#### **Pay 20% Instead of 100% at the Pharmacy = No Claim Filing**

Effective January 1, 2011, all indemnity plan participants will be asked to use a prescription drug card issued by the County's pharmacy benefit manager, CVS Caremark (Caremark), when they purchase medications. Caremark currently manages prescription drug coverage for most active County employees and retirees.

Your prescription card can be used at any participating pharmacy and will provide you with the same benefit you currently have; you will still be responsible for 20% of the cost. However, instead of paying the full cost upfront at the time you purchase your medications, you will only have to pay 20%. The County cost will be paid directly through the Caremark program. You will no longer need to request and wait for reimbursement, and you are not required to use CVS/pharmacy.

#### **Lower-Cost Prescription Drugs**

For the most part, indemnity plan participants have been paying full retail cost for their prescription drugs. By using the Caremark card, you will be charged 20% of *discounted prices*. When you pay 20% of a discounted cost, *you save money and the County saves money*.

**OVER**



## **What's the Catch?**

There is one catch. Going forward, you will **only** be eligible for this coverage by using the Caremark card at *participating pharmacies*. Most pharmacies participate in the Caremark network. These include CVS/pharmacy, Target, Giant, Safeway, RiteAid, Walgreen, and Walmart. To see if your pharmacy participates, contact Caremark at 866-240-4926 or visit their website at [www.caremark.com](http://www.caremark.com).

## **What Will Happen If You Follow the Old Process?**

If you follow the old process by paying the full cost of your medication at a pharmacy and filing a claim with CareFirst BlueCross BlueShield, *they will deny payment*. You can still get reimbursement by filing a claim with *Caremark*, but they will only reimburse you 80% of the discounted cost provided by the plan. You will be responsible for any cost that exceeds the plan discount amount.

## **Mail Order Program Available**

You will have access to the Caremark Mail Order Program on a voluntary basis. By using the mail order feature of the plan, you will be able to purchase up to a 90-day supply of maintenance medication and save even more money because mail order prices may be *significantly* lower than retail pharmacy prices.

Plus, you have the convenience of having your medications delivered right to your mail box. County employees and retirees have been using the mail order program for many years and there is a high level of satisfaction with this feature.

## **Caremark ID Cards: For Use Beginning January 1, 2011**

In mid-December, a Caremark ID card will be mailed to your home. You will not be able to use this card until January 1, 2011. If you forget to bring your ID card to the pharmacy, your claim can still be processed through Caremark. Simply tell the pharmacist that you have coverage with Caremark. Your pharmacist will do the rest.

## **Still Coordinates with Your Medical Plan**

The indemnity plan provides an annual out-of-pocket maximum. Each year, some indemnity plan participants reach this maximum. When this happens, CareFirst BlueCross BlueShield is responsible for paying the additional 20%. Caremark will be coordinating data exchanges with CareFirst BlueCross BlueShield to continue to track the prescription drug reimbursement owed to you once you reach your yearly out-of-pocket maximum. There is no need to file an additional claim with CareFirst BlueCross BlueShield; the reimbursement will happen automatically.

## **Stay tuned!**

Additional information about how to use the new program will be mailed to your home later this month.

Caremark

866-240-4926

website: [www.caremark.com](http://www.caremark.com)

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