



How to Use Your New Caremark Prescription Drug Program



As previously announced, the County is offering new streamlined prescription drug coverage for indemnity plan participants through Caremark beginning January 1, 2011. This is an enhancement to the way prescription drug benefits are currently made available to you which will require you to do things a little differently than you have in the past.

Here are the key changes beginning January 1, 2011:

- **You will need to use your Caremark prescription drug card.** Your card enables you to take advantage of the new program by receiving discounted prices at over 70,000 pharmacies that participate in the Caremark network.
- **You will no longer need to use claim forms.** Instead of paying the full cost at the time you purchase your medications and then filing a claim for reimbursement, you will only have to pay *20% of the discounted price* at a participating retail pharmacy.
- **Caremark's Mail Service Program will be available to you for greater discounts and added convenience.** See page 3 for details.
- **You will not be required to use a CVS/pharmacy.** Many other retail pharmacies are part of Caremark's network, such as Target, Giant, Safeway, RiteAid, Walgreens and Walmart. To see if your pharmacy participates, follow the steps on page 2.

IMPORTANT! Your Caremark prescription drug card will be mailed to your home so that you have it in hand ***by the end of December***. If you do not receive one by then, contact Caremark at 1-866-240-4926. Your pharmacist can verify your coverage by calling Caremark even if you don't have your card.

Please read on to learn how to use your new card and the Caremark prescription drug program.



Filling Your Prescription At a Participating Retail Pharmacy

Beginning January 1, 2011, follow these steps to fill your prescription:

1. Find out if your pharmacy participates in the Caremark network:
 - ask your pharmacist,
 - call Caremark at 1-866-240-4926, or
 - visit www.caremark.com (you will need to register online)
2. Go to a participating CVS/Caremark pharmacy, present your Caremark card and pay 20% of the discounted price. There is no need to file a claim form!

Q. When can I start to use my new Caremark Prescription Drug card?

A. January 1, 2011. However, you can give your card to your participating pharmacy as soon as you receive it to update your records for 2011.

Q. What if I don't receive a Caremark prescription drug card?

A. If you do not receive a card by December 30, 2010, call Caremark toll-free at 1-866-240-4926. In the meantime, tell your pharmacist that you have coverage with Caremark. Your pharmacist can call Caremark to fill your prescription.

Q. Will my prescriptions be filled with brand name or generic medications?

A. CVS/Caremark's pharmacies and Mail Service Program (see page 3) automatically fill prescriptions with generic equivalents. Please note that if your doctor includes "dispense as written" instructions on your prescription, Caremark may contact your doctor to request consideration of a less expensive but equivalent drug.

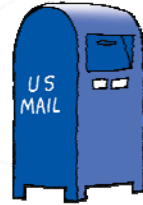
Q. In 2011, what happens if I follow the old process or use a pharmacy that does not participate in Caremark's network?

A. In 2011, if you pay full cost at a pharmacy and file a claim with CareFirst BlueCross BlueShield, they will deny payment. Instead, you will need to file a claim with Caremark (page 4). Caremark will reimburse you for 80% of the plan's discounted cost; you will not be reimbursed for the cost above the plan's discounted amount.

Q. For prescriptions purchased in 2010, what is the filing process and deadline?

A. Follow the old process and file all 2010 claims with CareFirst BlueCross BlueShield (not Caremark) by December 31, 2011. (See page 4 for claim form information.)

Filling Your Prescription Through Caremark's Mail Service Program



Your prescription benefit offers you the option of using the Caremark Mail Service Program. Benefits include:

- ✓ At-home delivery at no extra cost with easy refills by phone or online
- ✓ Up to a 3-month supply of long-term medications (90 to 102 days, depending on the medication)
- ✓ Prices that are often lower than the already discounted cost at participating retail pharmacies
- ✓ 24/7 access to pharmacists; alert messages by phone, email or text
- ✓ Dedicated pharmacists checking every order

Your medicine will be delivered within 10 days from the time your order is placed.

Beginning January 1, 2011, you have several options for filling a prescription through Caremark's Mail Service Program:

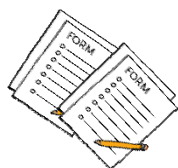
- Call FastStart toll-free at 1-800-875-0867 from 7 a.m. to 7 p.m. (CT) Mon-Fri. (toll-free TDD: 1-800-231-4403),
- Visit www.caremark.com/faststart and sign in or register, if necessary,
- Mail your prescription and a completed order form to CVS Caremark (see page 4 for where to obtain a Mail Service Order Form), or
- Ask your doctor to call in your prescription toll-free at 1-800-378-5697.

Have your prescription card number, the names of your medicines, your doctor's information and your payment information ready. Caremark will handle the rest.

Tips for using the Mail Service Program:

- Ask your doctor to write a prescription for a 90-day supply plus 3 refills, as appropriate. Note that "30 days plus two refills" does not equal one prescription written for "90 days."
- Caremark's Mail Service Program automatically fills prescriptions with medications that are considered generic equivalents. Read the Q&A on page 2 for details.

Where to Obtain Forms



Go to the HR Resource Library at www.montgomerycountymd.gov/ohr, click the Benefits Retiree tab at top, then open the Benefits Forms folder to download:

- *Caremark Mail Service Order Form*—only needed to *mail* your prescription to Caremark and use the Mail Service Program (see page 3 for faster ways to use Mail Service).
- *Caremark Prescription Drug Claim Form*—only needed for prescriptions filled beginning 2011 if you use a pharmacy that does not participate in Caremark’s network or do not use your ID card.
- *BCBS Claim Form (Major Medical)*—only needed to file 2010 claims.

Register Online (www.caremark.com)



- View your prescription and claims history.
- Identify savings for Mail Service, generics, preferred drugs.
- Receive Mail Service alerts on order status, refill reminders, and more!

For More Information...

Caremark: Call 1-866-240-4926 toll-free or visit www.caremark.com