## Here's an overview of your CVS Caremark benefits.

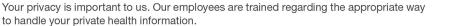
### **HSTA Retiree Plan**

The information below is a brief summary of your prescription drug benefits as well as some frequently asked questions about the CVS Caremark prescription benefit program. CVS Caremark and the EUTF want to help you find value with your prescription benefit program.

	Short-Term Medications CVS Caremark Retail Pharmacy Network (Up to a 30-day supply)	Long-Term Medications CVS Caremark Mail Service Pharmacy or Hawaii Mail Service Pharmacy (Up to a 90-day supply)
Generic Medications Ask your doctor or other prescriber if there's a generic available, as these generally cost less.	\$5 for a generic prescription	\$9 for a generic prescription
Brand-Name Medications If a generic is not available or appropriate, ask your doctor to prescribe from your plan's drug list.	\$15 for a brand prescription	<b>\$27</b> for a brand prescription
Refill Limit	None	None
Specialty Medications	Subject to the applicable generic/ brand copayments. \$0 for oral oncology medications.	N/A
Insulin	\$5 copayment	\$9 copayment
Diabetic Supplies	<b>\$0</b> copayment	<b>\$0</b> copayment
Customer Care	Walk-in services: Pauahi Tower, 1003 Bishop Street, Suite 704 – 7:45am – 4:30pm, Monday through Friday. Call toll-free at <b>1-855-801-8263, TDD 711</b> , 24 hours a day, 7 days a week. Plan information is also available on caremark.com or at caremark.com/eutf.	

Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication upon the member's request, the member may be responsible to pay the difference between the brand-name medication and the generic, plus the generic copayment.

Copayment, copay or coinsurance means the amount a plan participant is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.





# Frequently Asked Questions

### **About the CVS Caremark Retail Network**

There are more than 68,000 participating pharmacies in the CVS Caremark retail network, including independent pharmacies, chain pharmacies, and CVS pharmacy locations nationwide. To locate a CVS Caremark participating retail network pharmacy are expressed on "Find a Pharmacy" at caremark.com or call a customer care representative toll-free at 1-855-801-8263.

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

When you choose to go to a non-participating pharmacy, you will pay the full prescription price and will need to send 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 **caremark.com**.

#### Will I be reimbursed for prescriptions filled at non-participating pharmacies?

You will be reimbursed for out-of-network paper claims at 100% off the eligible charge less the out-of-network cost share (copayment + 30% coinsurance) in accordance with the plan's out-of-network benefit.

How do I change my prescription from a non-participating retail pharmacy to a CVS Caremark participating retail pharmacy?

Go to a CVS Caremark participating retail pharmacy and tell the pharmacist where your prescription is currently on file. The pharmacist will contact the pharmacy and make the transfer for you. To find a CVS Caremark participating retail pharmacy, click on "Find a Pharmacy" at **caremark.com**.

## **About the CVS Caremark Mail Pharmacy**

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

The CVS Caremark Mail Service Pharmacy is located in Hawaii and is a convenient way for you to order up to a 90-day supply of maintenance or long-term medication. You can have your long-term medications delivered to your home or to a location of your choice with free standard shipping. By using mail service, you minimize trips to the pharmacy and help to keep plan costs lower.

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

Your prescription will be processed and mailed in 2-5 days from the day we receive your order.

#### How do I check the status of my order?

You can check your refill order status at caremark.com or by calling toll-free at 1-855-801-8263.

How should I ask my doctor or other prescriber to write my prescription so that I can take advantage of using the CVS Caremark Mail Service Pharmacy?

Remind your doctor or other prescriber to write a "90-day supply plus refills," when clinically appropriate, for maintenance medications that are purchased through the CVS Caremark Mail Service Pharmacy. 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 prescription for up to a 30-day supply.
- The second prescription 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 located on Oahu, Hawaii.

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