

# Pharmacy

## Generic vs. Brand

When you purchase brand name drugs that have generic equivalents, you will be required to pay a penalty. The penalty is the difference in cost between the brand and the generic drug. The penalty does not apply to those brand name prescriptions that are issued by your doctor as Dispense as Written (DAW). This means if your doctor requires you to have the brand name as opposed to the generic and writes the prescription as DAW then you will not be charged the penalty. Generic drugs usually cost less than brand name medications and the Food and Drug Administration (FDA) rates them to be just as safe and effective as brand name drugs. So, if your doctor prescribes a brand name medication, before you fill your prescription, ask your doctor if you could use a generic drug instead. If not, ask your doctor to write your prescription as "Dispense as Written."

## RxBenefits Contact Information

Questions? Contact the RxBenefits Member Services Team at **800.334.8134** or [RxHelp@rxbenefits.com](mailto:RxHelp@rxbenefits.com).

The RxBenefits Member Services Team members are available from 7:00 a.m. to 8:00 p.m. CST, Monday–Friday. On weekends, after hours, and on holidays, you are given the option to speak with a Caremark representative or leave a message for the RxBenefits Member Services Team to return your call.

## In-Network Prescription Drug Benefits

You will pay the lesser of the actual cost of the drug or the following amounts depending upon the payment level (or tier) your drug is in. See the "covered drug list" Formulary at [www.caremark.com](http://www.caremark.com).

	Retail (30-Day Supply)	Mail (90-Day Supply)
Tier 1 (generics)	\$10 copay	\$25 copay
Tier 2 (preferred)	\$35 copay	\$80 copay
Tier 3 (non-preferred)	\$60 copay	\$140 copay

## Retail Pharmacy

You may fill prescriptions at a participating retail pharmacy. You can request a 30- or 90-day supply. You must pay a higher copay for a 90-day supply.

See page 17 17 of this booklet for contact information to get answers about what is covered and how claims will be paid.

## Mail Order Program

Maintenance medications are those you take for ongoing medical conditions like diabetes, high blood pressure, and asthma. Maintenance drugs can be ordered through RxBenefits Caremark's mail order pharmacy and delivered to your home. Mail order is simple and easy, just use one of the options below.

- Register at [www.caremark.com](http://www.caremark.com); click on "Start a New Prescription" and then click on "FastStart®"
- Call toll-free at **855.383.9422** and let the representative know you wish to fill your prescriptions through mail; provide the information on your benefit ID card, the names of the long term medications you take, your doctor's name and phone number, and your mailing address; you will provide the new prescription information from your physician
- Contact your physician for a new prescription(s); ask for a 90-day supply with up to three refills; complete the order form available on the enrollment site or submit your request on the CVS Caremark app; mail the prescription(s) and order form to Caremark at P.O. Box 94467, Palatine, IL 60094-4467; new or initial orders take 10–14 business days to process so you will need to have a 2-week supply of your medication on hand when mailing a new order to the mail order pharmacy