

Prescription Drug Benefits

Prescription coverage is not included in any of our medical plans. It is offered separately and you have to enroll in it separately.

Now you can get your diabetic supplies at participating pharmacies using your CVS Caremark ID card!

The State offers prescription drug coverage through a separate plan; it is not included in your medical plan. To have prescription drug coverage you **must** enroll in it.

The prescription drug plan is administered by CVS Caremark. After you elect coverage, you will receive an ID card to present when you have your prescriptions filled at the participating pharmacy of your choice. You will receive a new ID card effective January 1, 2018 which you must present at the pharmacy the first time you fill a prescription. You don't need to get a new prescription to continue refills for existing prescriptions. You will have a new customer service number, located on your card and may use CVS Caremark mail service and Specialty pharmacy if you choose. However, you are not limited to the CVS Specialty pharmacy.

Here are some important features of the program:

- Your prescription drug coverage has a "mandatory generics" feature. If you purchase a brand name medication when a generic medication is available, even if the brand name medication is prescribed by your doctor, you must pay the difference in price between the brand name and the generic, **plus** the applicable copayment.
- A home delivery service is available for prescribed maintenance medications (medications you take regularly for an ongoing health condition) with no cost for standard shipping.
- There is no copayment for a certain limited list of generic medications filled at a retail pharmacy and through the CVS Caremark Mail Service.
- If you are eligible for Medicare, your prescription drug coverage is through the CVS Medicare Part D EGWP program. When you become eligible for Medicare, you will be enrolled in SilverScript® Employer PDP sponsored by State of Maryland (SilverScript).
- Active employees represented by Bargaining Unit I (SLEOLA) have a different premium schedule and plan design for prescription drug benefits. Please refer to the SLEOLA Addendum or visit the Employee Benefit Division's website for more information: www.dbm.maryland.gov/benefits.

CVS Caremark can provide you with additional plan information, participating pharmacy locations, the preferred drug list, prescription costs and other plan information. Please see the inside front cover of this guide for CVS Caremark's contact information.

Coverage for Generic Drugs

Generic drugs are those drugs approved by the FDA as being as safe and effective as their brand name counterparts; they are just less expensive.

Preferred Brand Name Medications

Preferred brand name medications are those medications that CVS Caremark has on its formulary (preferred drug list). Non-preferred brand name refers to brand name drug on the formulary. CVS Caremark uses an independent panel of doctors and pharmacists to evaluate the medications approved by the U.S. Food & Drug Administration (FDA) for inclusion on the preferred drug list.

Each prescription medication is reviewed for safety, side effects, efficacy (how well it works), ease of dosage and cost. Preferred medications are reviewed throughout the year and are subject to change.

This list is subject to change at any time. You can review and/or print the list at <http://info.caremark.com/stateofmaryland>. You may also call CVS Caremark for a copy of the list.