



## Q & A

### Q. What is the ExtraCare Health Card?

**A.** The ExtraCare Health Card is a program from CVS Caremark and your employer that gives you 20 percent savings on CVS/pharmacy Brand health-related items that are flexible spending account (FSA)-eligible.<sup>1</sup>

### Q. What is the difference between my ExtraCare Health Card and the CVS ExtraCare Card?

**A.** Your ExtraCare Health Card gives you all the benefits of a CVS ExtraCare Card, including special weekly savings and the opportunity to earn Extra Bucks® on purchases and prescriptions including the opportunity to earn 2 percent in Extra Bucks on all purchases and one Extra Buck™ for every two prescriptions filled.<sup>2</sup> Your ExtraCare Health Card provides these benefits, plus the 20 percent health product savings.

1 A flexible spending account (FSA) allows you to contribute pre-tax earnings toward your out-of-pocket medical expenses. Talk to your plan sponsor for more information.

2 Excludes prescriptions, alcohol, tobacco, lottery, postage stamps, gift cards, money orders, pre-paid cards and photo finishing, and are not valid on other items reimbursed by a governmental program. Excludes pharmacy items paid for in whole or part by state and/or federal health care programs and prescriptions purchase in NJ and NY. Also excludes controlled substances purchased in Louisiana. Excludes Medicare recipients.

3 Source: CVS Caremark data, 2008.

The 20 percent discount is restricted to items purchased for the cardholder, spouse or dependents.

The FSA summary of your receipt includes the items (and tax) that may be eligible for reimbursement from your FSA/HRA/HSA plan. Plan restrictions may apply. Check with your plan administrator for more details.



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



## Frequently Asked Questions

### About ExtraCare® Health Card



## General Program Information

### Q. Do I have to pay for the card?

A. No.

### Q. What kind of savings can I expect?

A. The card gives you 20 percent off the already low price of CVS/pharmacy Brand health-related products. You and your family may save hundreds of dollars each year.<sup>3</sup>

### Q. On what products do I receive the 20 percent savings?

A. The card can be used on all CVS/pharmacy Brand health-related items that are FSA-eligible, including more than 1,300 health-related items, from cough and cold medicine to pain and allergy relief.

### Q. Do I need to be enrolled in my company FSA plan to take advantage of the discount?

A. No.

### Q. Do the savings apply to only health-related, non-prescription products?

A. Yes. The discount applies only to health-related items that are FSA-eligible. Non-health related items and prescriptions are excluded from the program.

### Q. If an item is on sale, do I get an additional 20 percent discount?

A. No. The discount applies only to full-price items.

### Q. Is there a minimum amount I must spend during each store visit before I can receive the savings?

A. Yes. Savings apply to purchases of \$1 or more.

### Q. Will I see the amount I saved on my receipt?

A. Yes. The 20 percent off applies at the time of purchase and you will see the savings listed on your receipt.

### Q. What if I forget my card and purchase eligible items? Can the savings be applied retroactively?

A. No. You must present the card at the time of purchase to receive the 20 percent off.

## Card Details

### Q. Does every family member receive a card?

A. Each household will receive three key tags for the whole family to use. These cards are different from your CVS Caremark prescription benefit ID cards and will be mailed separately.

### Q. Is my CVS Caremark member ID number printed on the ExtraCare Health Card?

A. No. Your ExtraCare Health Card has its own ID number printed on the card.

### Q. Are CVS/pharmacy Brand over-the-counter (OTC) medications equivalent to the brand-name alternatives?

A. All CVS/pharmacy Brand OTC medications contain the same active ingredients and are of the same high quality as national brands. We adhere to the highest standards because safety and quality are our top priorities.

### Q. Can you provide an example of the savings for a CVS/pharmacy Brand versus a national brand?

A. Here is a comparison of a CVS/pharmacy Brand vs. national brand product:

Compare	CVS Non-Drowsy ALLERGY RELIEF	vs.	Claritin
Retail Price	\$11.49		\$15.29
<b>20 percent off with card</b>	<b>save \$2.30</b>		–
Final Price	<b>\$9.19*</b>		\$15.29

\*Save 40 percent when compared to the national brand price.

Source: Based on CVS data, 2008.

## Card Services

### Q. Who can I call with questions about the card?

A. Please call the toll-free number on the back of your ExtraCare Health key tag.

### Q. What if I lose my card?

A. When you receive your card, be sure to write down the toll-free phone number on the back and keep it in a safe place. Then, if you lose your card, simply call the number and a new one will be issued.

### Q. Does the card expire?

A. If you change employers or prescription benefit plans, or if your plan sponsor changes prescription benefit managers, your card will no longer give you a 20 percent discount on health-related items. However, you can still use it to get the same benefits as a regular CVS ExtraCare Card.

