

PRESCRIPTION DRUGS

Penn's Prescription Drug Plan (CVS/Caremark)

All retirees and dependents with prescription drug coverage through Penn are covered under Penn's CVS/Caremark plan. As a CVS/Caremark subscriber, you may fill prescriptions at the pharmacy of your choice.

Retirees and dependents under age 65 who elect medical coverage through Penn are automatically covered under Penn's prescription drug plan. Retirees and dependents age 65 and over who elect medical coverage through Penn have options regarding prescription drug coverage.

Costs

Your costs for prescriptions will be as follows (with an out-of-pocket maximum of \$2,000 per individual up to a maximum of \$6,000 per family):

	Retail (up to a 30-day supply)			Mail Order (up to a 90-day supply)		
	Coinsurance	Minimum	Maximum	Coinsurance	Minimum	Maximum
<i>Generics</i>	10%	\$5	\$20	10%	\$10	\$40
<i>Brand names with no generic equivalents</i>	30%	\$15	\$75	20%	\$20	\$100
<i>Brand names that have generic equivalents</i>	Brand name cost minus generic cost, plus 10% of brand name cost	\$15	\$100	Brand name cost minus generic cost, plus 10% of brand name cost	\$30	\$200

Retail vs. Mail Order

You can fill your prescriptions in two ways through CVS/Caremark—at a drugstore (retail) or through the CVS/Caremark Mail Order Service Program.

- **Retail:** Go to the retail pharmacy of your choice to fill your prescriptions. Participating CVS/Caremark pharmacies offer discounted prices for prescription drugs. There are over 55,000 CVS/Caremark participating pharmacies nationwide, including 22,000 independent community pharmacies as well as the pharmacy at the Hospital of the University of Pennsylvania. To locate a CVS/Caremark participating retail network pharmacy, visit the [CVS/Caremark website](#) or contact a CVS/Caremark Customer Care representative at 800-378-0802.
- **Mail Order:** The CVS/Caremark Mail Order Service Program is very convenient—and it's easy to sign up. In addition to convenience, mail order offers greater discounts and lower coinsurance than retail. To sign up, simply request an original paper prescription from your doctor and mail it, along with the Mail Order Service Form, to CVS/Caremark. Before submitting a prescription through the Mail Order Service Program, please refer to your CVS/Caremark booklet or call CVS/Caremark directly at 800-378-0802 for more information and detailed instructions.

Generics vs. Brand Name Drugs

- Both generic and brand name drugs are covered under Penn's CVS/Caremark plan. If you take a brand name drug, you might want to ask your doctor about using a generic equivalent, which costs you less.
- CVS/Caremark has a preferred drug list, meaning that drugs on this list are generally offered at a lower cost. If the drugs your doctor prescribes are included in this preferred drug list, you'll generally pay less for them.
- If you fill a prescription for a brand name drug that has a generic equivalent, CVS/Caremark may contact your doctor to ask if the generic drug may be substituted.