

CVS Caremark Prescription Drug Coverage

The Prescription Drug Plan is administered by CVS Caremark Prescription Services for all non-Medicare medical plans. The amount you pay depends on how you use your coverage and the type of prescription you fill.

- When you purchase a prescription at a retail pharmacy, you'll pay less if you use a participating in-network pharmacy (e.g., CVS, Genuardi's, Giant, HUP pharmacy, Kmart, Pathmark, Rite Aid and Walgreens).
- If you're able to take a generic drug, you'll save money—not only will you pay a lower coinsurance amount, but that lower coinsurance is a percentage of a lower base price for the drug.
- You can use CVS Caremark's mail order program for long-term maintenance medications. The mail order program offers several advantages including home delivery, three-month supplies, and lower minimum and maximum coinsurance amounts.

	Generics	Brand Names With No Generic Equivalents	Brand Names With a Generic Equivalent
Coinsurance; Minimum and Maximum Payment			
Non-maintenance			
34-day supply (any network retail pharmacy)	10%; \$5 min/\$20 max	30%; \$15 min/\$75 max	10%+; \$15 min/\$100 max*
Maintenance			
34-day supply (any network retail pharmacy, up to 3 fills)**	10%; \$5 min/\$20 max	30%; \$15 min/\$75 max	10%+; \$15 min/\$100 max*
34-day supply (any network retail pharmacy, after 3 fills)**	20%; \$10 min/\$40 max	60%; \$30 min/\$150 max	20%+; \$30 min/\$200 max*
90-day supply (CVS pharmacy or mail order)	10%; \$10 min/\$40 max	20%; \$20 min/\$100 max	10%+; \$30 min/\$200 max*
Annual Out-of-Pocket Maximum	\$2,000 individual/\$6,000 family*		

*For brand names with a generic equivalent, you pay a percentage of the brand name cost PLUS the cost difference between brand name and generic. The cost difference between brand name and generic does not count toward the minimums and maximums.

**After three 34-day fills, you will pay double the normal coinsurance amount as well as double the minimum and maximum coinsurance payments. You can save money by ordering 90-day supplies through the mail order program.