

Here's an overview of your CVS Caremark benefits.

Welcome to your new prescription benefit administered by CVS Caremark. Your prescription benefit is designed to bring you quality pharmacy care that will help you save money.

The information below is a brief summary of your prescription benefits as well as some frequently asked questions about the CVS Caremark prescription benefit program. CVS Caremark and Ball State University are confident you will find value with your new prescription benefit program.

Your annual deductible is \$2,500 for an individual or \$5,000 for EE+CH/Family. Until this deductible is met, you will pay 100 percent for your prescriptions.

	CVS Caremark Retail Pharmacy Network (Up to a 30-day supply)	CVS Caremark Mail Service Pharmacy or CVS Pharmacy Locations (Up to a 90-day supply)
Generic Medicines Always ask your doctor if there's a generic option available. It could save you money.	20% (\$7 min / \$25 max) for a generic medicine (after deductible)	20% (\$15 min / \$65 max) for a generic medicine (after deductible)
Preferred Brand-Name Medicines If a generic is not available or appropriate, ask your doctor to prescribe from your plan's preferred drug list.	40% (\$35 min) for a preferred brand-name medicine (after deductible)	40% (\$70 min / \$110 max) for a preferred brand-name medicine (after deductible)
Non-Preferred Brand-Name Medicines Drugs that aren't on your plan's preferred list will cost more.	50% (\$60 min) for a non-preferred brand-name medicine (after deductible)	50% (\$120 min / \$160 max) for a non-preferred brand-name medicine (after deductible)
Refill Limit	One initial fill plus two refills for long-term medicines	None
Specialty Medicines	\$110 for up to a 90-day supply through CVS Specialty Pharmacy	
Annual Deductible	\$2,500 for individual / \$5,000 for EE+CH/Family The Prescription and Medical Deductibles for this plan are combined.	
Maximum Out-of-Pocket	\$4,750 for individual / \$8,250 for EE+CH/Family (Individual Max OOP of \$7,150) The Prescription and Medical Maximum Out-of-Pockets for this plan are combined.	

Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the brand copayment.

Copayment, copay or coinsurance means the amount a plan participant is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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Use Maintenance Choice to Fill Your Long-Term Medications

Maintenance Choice offers you choice and savings when it comes to filling long-term prescriptions. Now you have **two ways to save**:

CVS Caremark Mail Service Pharmacy:

- Enjoy convenient home delivery
- Receive your medications in private, tamper-resistant and (when needed) temperature-controlled packaging
- Talk to a pharmacist by phone

CVS Pharmacy:

- Pick up your medication at a time that is convenient for you
- Enjoy same-day prescription availability
- Talk with a pharmacist face-to-face

Plus, you can easily order refills and manage your prescriptions anytime at **www.caremark.com**.

To Get Started

The following chart provides detailed steps to help you start enjoying all the benefits of Maintenance Choice.

IF YOU WOULD LIKE...	THEN...
To continue with mail service	Your existing prescriptions will transfer to CVS Caremark. We'll send your medications to your location of choice. To initiate your next refill after January 1, 2018: • Register or log into www.caremark.com; or • Call Customer Care at 1-866-243-4881. We'll handle the rest.
To pick up at CVS Pharmacy	Please let us know. You can do so quickly and easily. Choose the option that works best for you: • Register or log into www.caremark.com to select a CVS Pharmacy location for pick up • Visit your local CVS Pharmacy and talk to the pharmacist • Call us toll-free using the number on the back of your Prescription Card, and we'll handle the rest
To sign up for mail service for the first time	You can do so easily online or by phone. • Register or log into www.caremark.com, select Request a new prescription • Call Customer Care at 1-866-243-4881. We'll handle the rest
More information	Give us a call. Use the phone number on the back of your Prescription Card to call us toll-free.

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