

# Here's an overview of your CVS Caremark benefits.



## Cigna HMO and Cigna Preferred PPO Plans

Here's what you need to know about how and where to fill prescriptions to ensure they are covered under your plan. Visit [Caremark.com](https://www.caremark.com) for more up-to-date, personalized information about your plan.

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	<b>Short-Term Medications</b>		<b>Long-Term Medications</b>
	Fill at any pharmacy in your plan's network; Cost for up to a 30-day supply (after deductible)	Fill at any pharmacy in your plan's network; Cost for up to a 30-day supply (after deductible) (after refill limit is met)	Fill at CVS Pharmacy or CVS Caremark Mail Service Pharmacy; Cost for up to a 90-day supply (after deductible)
<b>Generic Medications</b> Best option to help you save money	<b>\$6</b> for one 30-day supply	<b>\$17</b> for one 30-day supply (after refill limit)	<b>\$17</b> for one 90-day supply
<b>Preferred Brand-Name Medications</b> Best option when a generic isn't available	<b>30% (\$35 min / \$95 max)</b> for one 30-day supply	<b>\$120</b> for one 30-day supply (after refill limit)	<b>\$120</b> for one 90-day supply
<b>Non-Preferred Brand-Name Medications</b> Highest cost option	<b>40% (\$60 min / \$130 max)</b> for one 30-day supply	<b>\$155</b> for one 30-day supply (after refill limit)	<b>\$155</b> for one 90-day supply
<b>Refill Limit</b>	One initial fill plus 2 refills for long-term medicines		None
<b>Specialty Medications</b> (DAW Penalties do not apply)	Per 30 day supply of specialty medicines through CVS Specialty pharmacy: \$60 for generic specialty medicines \$85 for preferred brand specialty medicines \$125 for non-preferred brand specialty medicines		
<b>Annual Deductible</b>	\$50 per individual / \$100 per family (applies to brand-name medications only)		
<b>Maximum Out-of-Pocket</b>	\$5,000 per individual / \$10,000 per individual + 1 / \$15,000 per family (combined with medical)		

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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22AR-SML-2020\_SUM\_NON-MCHOICE\_SHELL-1020  
106-53123B 102320



# Use this Plan to Fill Your Long-Term Medications

And make the most of your new benefits

This plan offers savings when it comes to filling long-term prescriptions (medications you take regularly such as asthma or high blood pressure medications). Simply make a few changes to enjoy these savings.

## 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

For personalized support, visit [Caremark.com](http://Caremark.com) or call CVS Customer Care at 1-877-744-5313.

**We'll make the transition easier by transferring any prescription you're currently filling by mail to CVS Caremark Mail Service Pharmacy as long as you have refills left.**

We'll send your medications to your location of choice.

- When you receive your member ID card, register at **Caremark.com** and follow the instructions to request a new 90-day prescription or refill an existing prescription if one is available to you.
- Note: Prescriptions for some medications, including controlled substances and compound medications, cannot be transferred. If you're not sure if you are taking this type of medication, please talk to your doctor.

**To sign up for mail service for the first time, you'll need to transfer your prescriptions.**

Don't worry, we make it easy.

- For pickup at CVS Pharmacy®, visit **Caremark.com/MoveMyMeds**
- For delivery by mail, visit **Caremark.com/RxDelivery**