

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.

	Short-Term Medications		Long-Term Medications
	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)
Generic Medications Best option to help you save money	\$6 for one 30-day supply	\$17 for one 30-day supply (after refill limit)	\$17 for one 90-day supply
Preferred Brand-Name Medications Best option when a generic isn't available	30% (\$35 min / \$95 max) for one 30-day supply	\$120 for one 30-day supply (after refill limit)	\$120 for one 90-day supply
Non-Preferred Brand-Name Medications Highest cost option	40% (\$60 min / \$130 max) for one 30-day supply	\$155 for one 30-day supply (after refill limit)	\$155 for one 90-day supply
Refill Limit	One initial fill plus 2 refills for long-term medicines		None
Specialty Medications (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		
Annual Deductible	\$50 per individual / \$100 per family (applies to brand-name medications only)		
Maximum Out-of-Pocket	\$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
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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 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**