

# Maximize Your Prescription Benefits

Make the most of your prescription benefits with a safe and effective way to get the same results for less.

## DID YOU KNOW?

When the brand-name medicine patent expires, other drug manufacturers can make and sell the same medicine. This medicine is sold under its chemical name, which is why it is called a "generic."

Generics have the same active ingredients in the very same strength as their brand-name alternative.

Generic medications are less expensive because generic manufacturers don't have the large investment costs of the original developer.

Generic firms have facilities that are FDA-inspected just like brand-name facilities.

## Saving with Generics

### Ready to take the first step?

Just because a medicine costs more doesn't mean it is more effective. Many lower-cost medicines provide great health benefits while saving you money. CVS Caremark wants to help you and your doctor choose a lower-cost medicine as the first step in treating your condition. This is called Step Therapy. Talk to your doctor about using a Step 1 Lower-Cost Option or a Step 2 Preferred Brand the next time you need a prescription.

### What if your doctor does not think a generic is right for you?

If your doctor does not think a generic option is right for you "Dispense as Written" (DAW) will be written on the prescription. The out-of-pocket amount you will be required to pay will increase if you or your doctor requests a brand name when a generic option is available. You will be responsible for paying the generic copay plus the cost difference between the generic and brand-name drug.

### Ready to give generics a try?

New medicines are always being added to the Step Therapy program. Visit [www.caremark.com](http://www.caremark.com) to find the most recent medicine on the Step Therapy lists, pricing and a CVS pharmacy near you.

Drug Classes with Generic Alternatives	Condition Being Treated
PPI	Stomach conditions
HMG	Cholesterol
ARB	Heart and high blood pressure
Nasal Steroids	Allergies
Urinary Antispasmodics	Overactive bladder
Bisphosphonates	Osteoporosis
Sleep Aids	Insomnia
Cox-2 Inhibitors	Arthritis/Pain
Triptans	Migraine
SSRI	Depression
Fibrates	Cholesterol and high lipids
Glaucoma	Glaucoma
Enlarged Prostate	Enlarged Prostate
SNRI	Depression
Alzheimer's	Alzheimer's
Acne	Acne

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## DID YOU KNOW?

The FDA approval process for quality, strength, purity and stability is the same for brand names and their generic equals.

Generics approved by the U.S. FDA are as effective as brand-name medications, yet generic prices have decreased almost 22%\* in the last year.\*\*

The FDA has approved more than 10,000 generics for use in treating many conditions, so there is likely to be one available to help you obtain a lower-cost, effective treatment.

\* Source: Express Scripts, Health Care Insights, "Price Gap Widens Between Brand and Generics," 11/28/12

\*\* Generic Pharmaceutical Association web site. <http://www.gphaonline.org/>

## Maintenance medications made simple

Maintenance or long-term drugs are medications you are on for a long period of time. They are often used to treat a chronic illness or long term condition, such as asthma, diabetes, high blood pressure, arthritis or cardiovascular disease.

CVS Caremark offers members and their families two ways to receive a 90-day supply of maintenance medication. By mail with CVS Caremark Mail Service Pharmacy or by visiting a CVS Pharmacy near you. The copay remains the same for both services. Mail order prescriptions may be filled with up to a 90-day supply including free standard shipping to your home.

## How to get started with CVS Caremark Mail Service

- **Call** for a quick and easy start contact our FastStart Program at **1-866-273-5268**. A representative will contact your physician for your mail order prescriptions, all you need to provide is your ID number, mailing address, drug name, physician name and phone number.
- **Complete a CVS Caremark Mail Service Order Form.** Mail your order form and original long-term prescription to CVS Caremark.
  - **Provide payment information when you place your order** or an invoice will be included with the prescription when it is delivered.

- **Expect your medication to arrive approximately 10 to 14 calendar days after CVS Caremark receives your order.** Standard shipping is free-of-charge. You will receive a new mail service order form and envelope with each shipment.

## For refills:

- **Order online.** View your order status online any time of the day or night. You will need to register and log on to access service.
- **By phone.** Call the toll-free Customer Care number located on your prescription label for fully automated refill service. Have your ID number and credit card information ready.
- **By mail.** Attach the refill label provided with your last order to a mail service order form. Enclose your payment with your order.

## Stay connected to your prescription benefits

Log into our mobile site at [www.caremark.com](http://www.caremark.com) or through your Apple® or Android™ mobile apps for real-time, secure access to your prescriptions and pharmacy information:

- Request mail service prescriptions
- Request a new prescription with FastStart®
- Check your order status
- Check your drug coverage and cost
- Find pharmacies in your network
- View your prescription history

**Questions?** Visit **Caremark.com** or call the toll-free number on your prescription ID card.