

Commonly Asked Questions

Q: What will I pay for my prescriptions?

A. Your benefit materials typically include information on what you will pay for prescriptions. If you are unsure of your cost, get in touch with your benefit provider or call Customer Care.

Q: The pharmacist said my prescription was not covered. Why?

A. Your prescription benefit program may have certain coverage limits. Check your benefit materials for specific coverage information or call Customer Care.

Q: Why do my pills look different than before?

A. There may be times when a cost-saving generic drug is available to treat your condition. In this situation, you may receive the generic, unless your doctor tells us you must receive the brand-name medicine. A generic drug may look different, but all generic drugs are approved by the U.S. Food and Drug Administration (FDA) and have the same active ingredients as the brand-name medicines.

Q: Where can I learn more about my medicine?

A. Important information on common medicine uses, specific instructions and possible side effects is included with your prescriptions. If you need additional information, visit Caremark.com or call Customer Care.

Questions?

If you have any questions about your prescriptions benefits, talk to your benefit provider, call Customer Care, or visit Caremark.com.

Q: I have questions about my prescription benefit program. Who can I contact for more information?

A. Visit Caremark.com to connect with Customer Care or Ask-A-Pharmacist online. You can also call the toll-free number on your benefit ID card or in your Welcome Kit or talk to your benefit provider.

About Mail Service

Q: What if I need medicine while I am traveling?

A. If you need your medicine shipped to a temporary address, you can let us know by phone, on your order form, or by updating your profile on Caremark.com. If you need more medicine while traveling than the amount allowed by your prescriber or benefit plan (ie, more than a 90-day supply), contact your benefit office for approval at least 30 days before you need a refill.

Protecting your health

1. Keep an updated list of your medicines, drug allergies and emergency contact numbers in your purse or wallet. Go online at Caremark.com to print a report of medicines you have received through your prescription benefit program.
2. Check for possible interactions by reviewing the medicines you are taking with your doctor or pharmacist on a regular basis, including herbal and nutritional supplements. Go to Caremark.com and click on the Health Resources tab to check for possible interactions with other prescriptions, food or over-the-counter medicines.
3. Read and follow the safety instructions included with your medicines. For more information, visit Caremark.com to learn about common medicine uses, possible side effects, proper storage and much more.
4. Only take prescription medicines that are prescribed for you.
5. Do not take expired medicines.

Tips for Saving Time and Money

1. Ask your doctor about generic medicines. Research shows that you can save an average of 30% to 80%* when you fill your prescription with a generic instead of a brand-name medicine.
2. If your prescription benefit program has a Preferred Drug List, print a copy of the list from Caremark.com and take it with you to your doctor's office. Using medicines on this list may save you and your prescription plan money.
3. Make sure the prescription you receive from your doctor is legible. It should include the patient's full name, the prescribing doctor's contact information, the date the prescription was written, and the prescription details.

Caremark.com puts the power in your hands

Register today at Caremark.com to actively manage your health and wellness. You will need information from your benefit ID card to register.

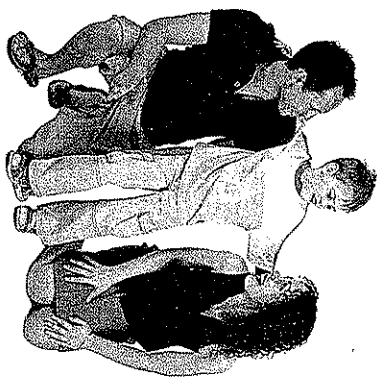
Visit Caremark.com to:

- Order the fastest refills
- Check drug cost
- View prescription history
- Find a participating local pharmacy
- Check interactions
- Contact a pharmacist
- Find health information

*The amount of your savings will be based on your benefit plan. Source: Generic Pharmaceutical Association. Web site: www.gphaonline.org.

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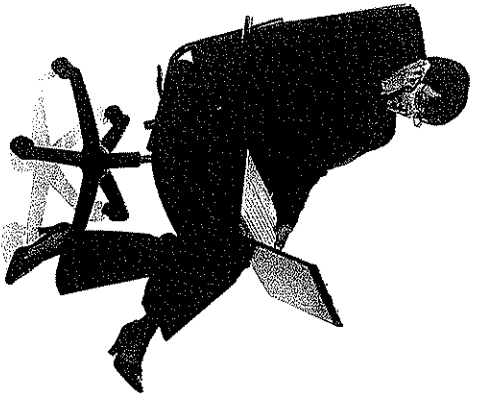
www.caremark.com



Your Prescription Benefits & Mail Service Pharmacy

A User's Guide





Your CVS Caremark Prescription Benefit

Helping you manage your health is essential to what we do at CVS Caremark. It is our goal that you receive the medicine you need to support your health and well-being. Use your CVS Caremark prescription benefit to receive the best in pharmacy care, drug safety and savings.

Using your benefit ID card is easy

1. Visit a participating retail pharmacy.
2. Present your benefit ID card and prescription to the pharmacist.
3. Pay your portion of the medicine cost.
 - Your pharmacist will tell you the amount you owe depending on your specific prescription benefit plan.

If you do not have your benefit ID card with you, or if you use a non-participating retail pharmacy, you will have to pay the full medicine price and submit a claim for reimbursement.

Finding a participating retail pharmacy

You can log on to Caremark.com to find participating retail pharmacies in your area. You can also call the pharmacy directly.

Your safety matters

Each time you fill a prescription at a participating retail pharmacy or through our mail service pharmacy, CVS Caremark checks your personal medicine profile for possible drug interactions, allergic reactions and other safety concerns. If there is a potential problem, we will let the pharmacist know and then, if necessary, we will contact your doctor to discuss the issue.

The CVS Caremark Mail Service Pharmacy

Your prescription benefit plan administered by CVS Caremark includes the use of a mail service pharmacy. If you take one or more maintenance medicines, you may save time and money with mail service.

With the CVS Caremark Mail Service Pharmacy you can:

- Receive an extended supply of medicine
- Enjoy convenient delivery to the location of your choice, with free shipping
- Speak to a registered pharmacist 24 hours a day, seven days a week
- Contact a pharmacist with your questions online at Caremark.com
- Order prescription refills online or by phone any time, day or night

Getting started is easy!

1. Ask your doctor for a 90-day prescription.

Note: If you need your prescription filled right away, ask your doctor to write two prescriptions for your long-term medicines:

- The first for a short-term supply (e.g. 30 days) to be filled right away at a participating retail pharmacy
- The second for the maximum day supply allowed (up to a 90-day supply) with as many as three refills (if appropriate) to be mailed to CVS Caremark

2. Complete a mail service order form.

You can fill out and print the form online at Caremark.com by clicking on New Prescriptions. Fill out the online form completely to ensure your order is processed promptly.

3. Mail your order form along with your prescription(s) and payment in the envelope provided.

(You may also use your own envelope to mail the form and payment to the CVS Caremark Mail Service Pharmacy address printed on the form.) You can pay using an electronic check, Bill Me Later[®], or a credit card (VISA[®], MasterCard[®], Discover[®] or American Express[®]). You also can pay by check or money order. Do not send cash.

4. Allow up to 10 days from the day you submit your order for delivery of your medicine.

Convenient mail service refill options

The information you receive with your medicine will show the date that you can request a refill and the number of refills you have remaining.

3 ways to refill:

1. Online – Ordering refills at Caremark.com is convenient, fast and easy! Have your benefit ID card handy to register.

2. By Phone – Call the toll-free Customer Care number on your prescription label for fully automated refill service. Have your benefit ID number ready.

3. By Mail – Send your refill request to CVS Caremark at the address listed on the order form.

Allow up to 10 days from the day you submit your order for delivery of your medicine. Regular delivery is free. Overnight or second-day delivery is available for an additional charge.

Packaged for safety

Your medicine will be mailed to you in plain, tamper-proof packaging. An order form and a return envelope are included with every delivery. All items in your order typically arrive in one package. If an item is not available, CVS Caremark will contact you to determine if you want the available items shipped or held until all items are ready.

Special handling

Certain items require special handling and may be shipped by a faster method at no additional cost. In such cases, you may receive a call letting you know your order is being shipped.

- Controlled substances and orders exceeding \$1,200 in value – shipped via two-day delivery service. An adult signature is required for delivery
- Temperature-sensitive items – packaged and sent using special procedures, including ice packs, coolers and/or express delivery when necessary