

Anne Arundel County Government

2024 Prescription Benefits Overview

October 17, 2023



The CVS Caremark focus



Manages AACG's prescription benefit plan like your health insurance company manages your health benefits



Works with AACG to determine what medications are covered, what they will cost, and where prescriptions can be filled



Provides tools and services to help members stay on track with their medications and take care of their health

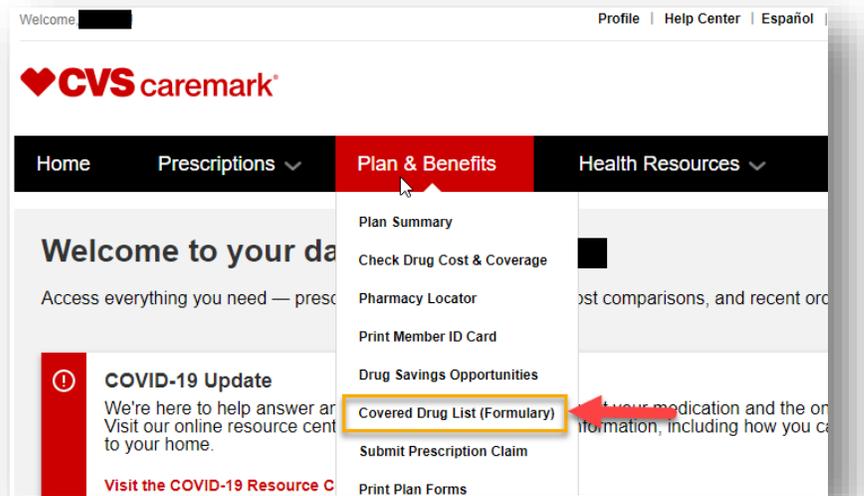
2024 Formulary Changes

Formulary Management

The formulary drug list contains the generic or brand medications that are covered by your plan.

- Members may log onto Caremark.com to view the most updated formulary

Quarterly, CVS conducts a review of the standard formulary. During this process, drugs may be added or removed from the coverage list.

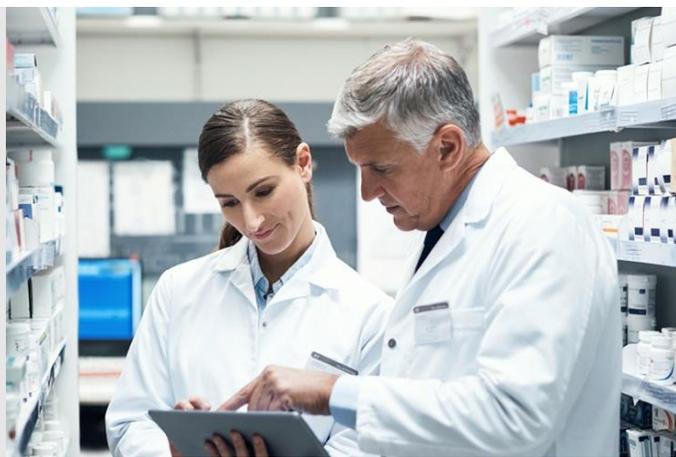


Members

- Impacted members and physicians will receive notification.
 - 30-45 days in advance of the change
- Specialty patients impacted by a formulary change will receive live phone calls
 - 15-30 days in advance of the change



Tier Changes

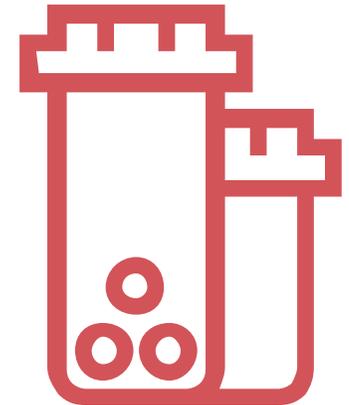


- **What is a tier change?**

- A tier change is when a product changes preferred/non-preferred status.
- Members can experience both positive or negative tier changes.
- Negatively impact members will be notified of a tier change.

- **What is the difference between preferred and non-preferred?**

- Preferred brand-name medications are prescription drugs included on your plan's formulary drug list that have lower coinsurance/copays than non-preferred brand-name medications.
 - Generally, the lowest cost alternative options to consider are generics.
- Non-preferred brand-name medications are prescription drugs that are not included on your plan's formulary drug list and generally have higher coinsurance/copays than preferred brand-name medications.
 - Alternative options to consider are preferred brand-name or generic medications.



Generics save you up to 80%

We offer many generic options to help keep your medication as affordable as possible.

Generic medications work just like brand-name equals

A generic has the same active ingredients, strength and dosage as its brand name equal. It provides the same quality and performance. Generics don't have high development costs.² That's why they cost you less.

Generics are safe

The U.S. Food and Drug Administration (FDA) requires generics to be as safe and effective as brand name equals. Both types of medication must meet the same FDA standards.²

Here's how to save with generics

Current prescriptions: Ask your provider or pharmacist if you can replace your brand name medication with a generic.

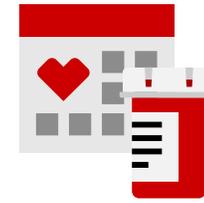
New prescriptions: Ask your provider if there's a generic option.



Nearly 9 out of 10
CVS Caremark®
prescriptions are
for generics³

For savings opportunities and personalized support,
visit [Caremark.com](https://www.caremark.com) (after your benefits begin)

Maintenance Choice



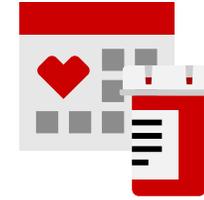
Get the medications you take regularly (such as diabetes, asthma or high blood pressure medications) in 90-day supplies at CVS Pharmacy.

Choose how to get your **90-day supplies**. Pick up at any CVS Pharmacy or get delivery from CVS Mail Service Pharmacy.

To find a CVS Pharmacy near you, use the Pharmacy locator tool on Caremark.com



Mail Order



With delivery by mail, members enjoy:

- **Convenience:** You'll have the medication you need without monthly trips to the pharmacy.
- **Peace of Mind:** Your prescription is filled by a licensed pharmacist.
- **Flexibility:** Members can manage orders and check status at Caremark.com or through the app.

Getting started is easy

- Select "Start Mail Service" from the home screen
- Take a photo of your written prescription or prescription label
- Enter or update your contact information
- Tap on "Start Mail Service" to submit

Members may also call Customer Care at the number on their ID card with questions.



Pharmacy Benefits Summary: 2024

	CarePlus Retail Pharmacy	CVS Caremark Retail Pharmacy Network	Maintenance Choice CVS Caremark Mail Service Pharmacy or CVS/pharmacy
	<i>For immediate and maintenance medication needs</i>	<i>Up to 30-day supply</i>	<i>Up to 90-day supply</i>
Generics	\$5	\$5	\$5
Preferred Brands	\$22	\$25	\$50
Non-Preferred Brands	\$32	\$35	\$70

Specialty Pharmacy

Specialty Medications are typically defined by one or more of the following:

- Certain pharmaceuticals, biotech or biological drugs that are dispensed from a specialty pharmacy
- Used in management of chronic, complex, rare or genetic diseases
- Include: injectable, infused, inhaled or oral medications
- Require unique handling, distribution and or administration
- Require clinical management to optimize safety and adherence

Specialty Medications are available through CVS Specialty Pharmacy

- Members or their providers may call 1-866-387-2573 to submit a prescription to CVS Specialty Pharmacy
- CVS Specialty can deliver medications to location of the members choice:
 - Home
 - Work
 - Pharmacy
- CVS Specialty Pharmacy Care Team is available for members with questions such as order status, billing questions and medication side effects.

CVS Specialty Pharmacy 1-866-387-2573

Next Step for Members

Notified of a change? Consult with your doctor.



Members should consult with their doctor

Review the 2023 CVS Formulary Drug List with your doctor. Determine if switching to a lower-cost alternative medication will be an option.



Check out CVS Caremark Digital Tools

Members should download the CVS Caremark mobile app Or register at Caremark.com



CVS Digital tools

make it easy to find ways to save money on medications and save time managing them. Cost and Time Saving Tools to assist with reducing out of pocket costs for prescription drugs include:

- Rx Delivery by mail
- Check Drug Cost Coverage



90-day supplies are more convenient

Get the medications you take regularly (such as diabetes, asthma or high blood pressure medications) in 90-day supplies



Everything you need to manage your medications anytime, anywhere

Caremark.com and the CVS Caremark App



Review your plan details



Check medication costs and find ways to save



Find in-network pharmacies or start delivery by mail



Order mail service refills and track shipments



View history of your prescriptions



Track progress toward your deductible or out-of-pocket maximum



Set alerts and reminders to help you stay on track

Once you're registered, download the CVS Caremark App from your preferred app store to manage your medications on your smart phone

Registering at Caremark.com

How do I register?

If you already have prescription benefits with CVS Caremark

Register any time using your member ID number (on your member ID card).

Registration

CVS/caremark

Register for an account

Your privacy is important to us. Our employees are trained log appropriate ways to handle your private health information. [Read more](#)

1 My registration choices

2 Prescription number (Mail Rx #)

Member ID

Continue

3 Don't have either of these? [Proceed to enter all your info. >](#)

CVS/caremark

Registration - Step 2: Validate

To use your prescription benefits, we need a third party to help us confirm your identity before you register. Please answer the following questions.

1 In what STATE was your SOCIAL SECURITY NUMBER issued?

NH

TN

TX

RI

NONE OF THE ABOVE

2 Which of the following PROPERTIES have you PREVIOUSLY or CURRENTLY OWNED?

2124 CLEVELAND

2124 HENSLOWE WALK

3551 KINGSTON LANE

5086 FORGOTTEN CENTER CTN

NONE OF THE ABOVE

3 WHICH OF THE FOLLOWING AREAS WAS YOUR PHONE NUMBER?

628 8285

263 1139

677 8253

338 8421

NONE OF THE ABOVE

Continue

1. Using a current prescription number
2. Using their member ID
3. Without a member ID



Caremark.com landing page

• Guest Refill

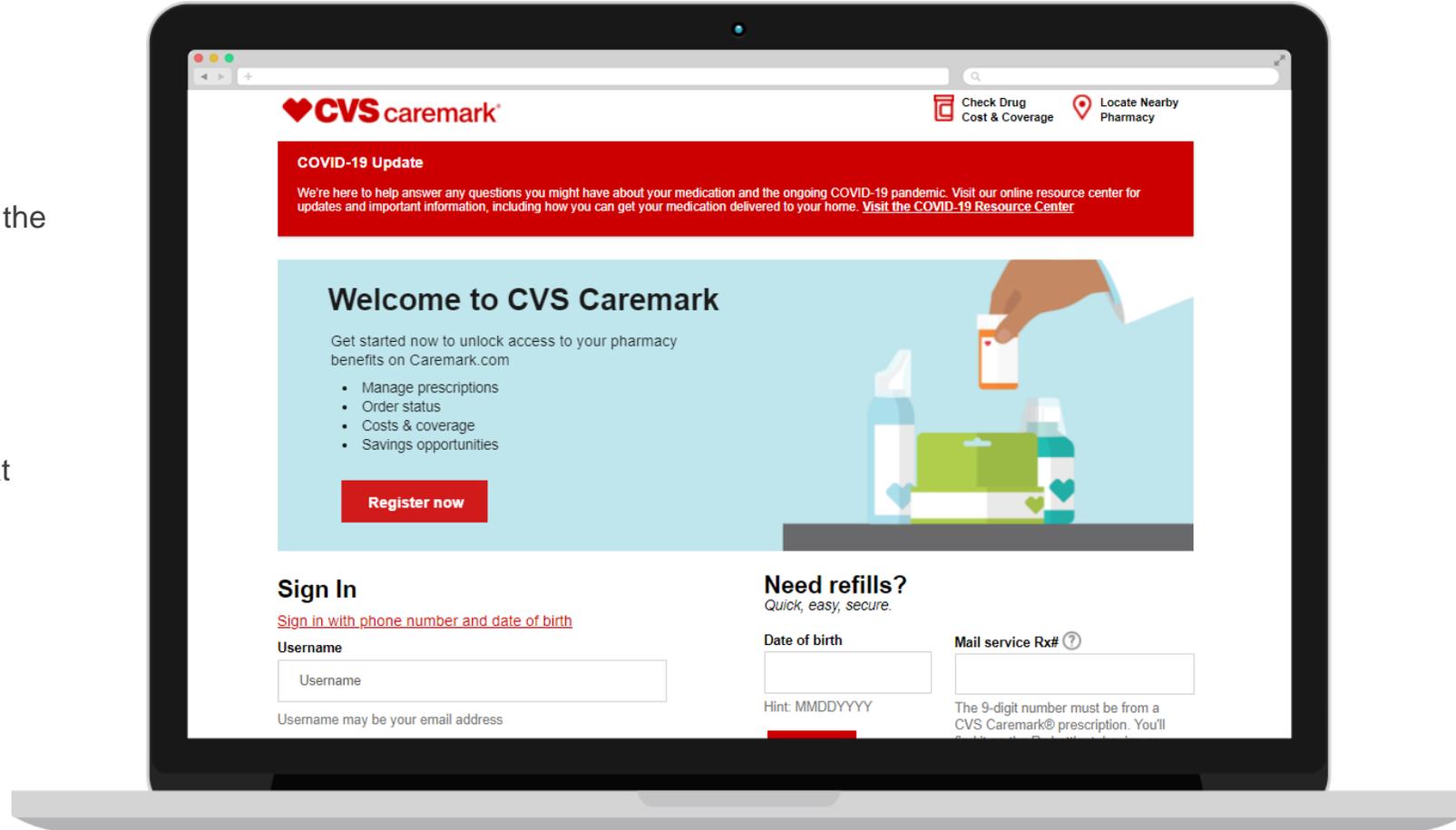
- Allows members to refill prescriptions without the need to log in
- Just enter birthdate and prescription number

• Quick Link Icons

- Takes members directly to the area of site that they want to visit

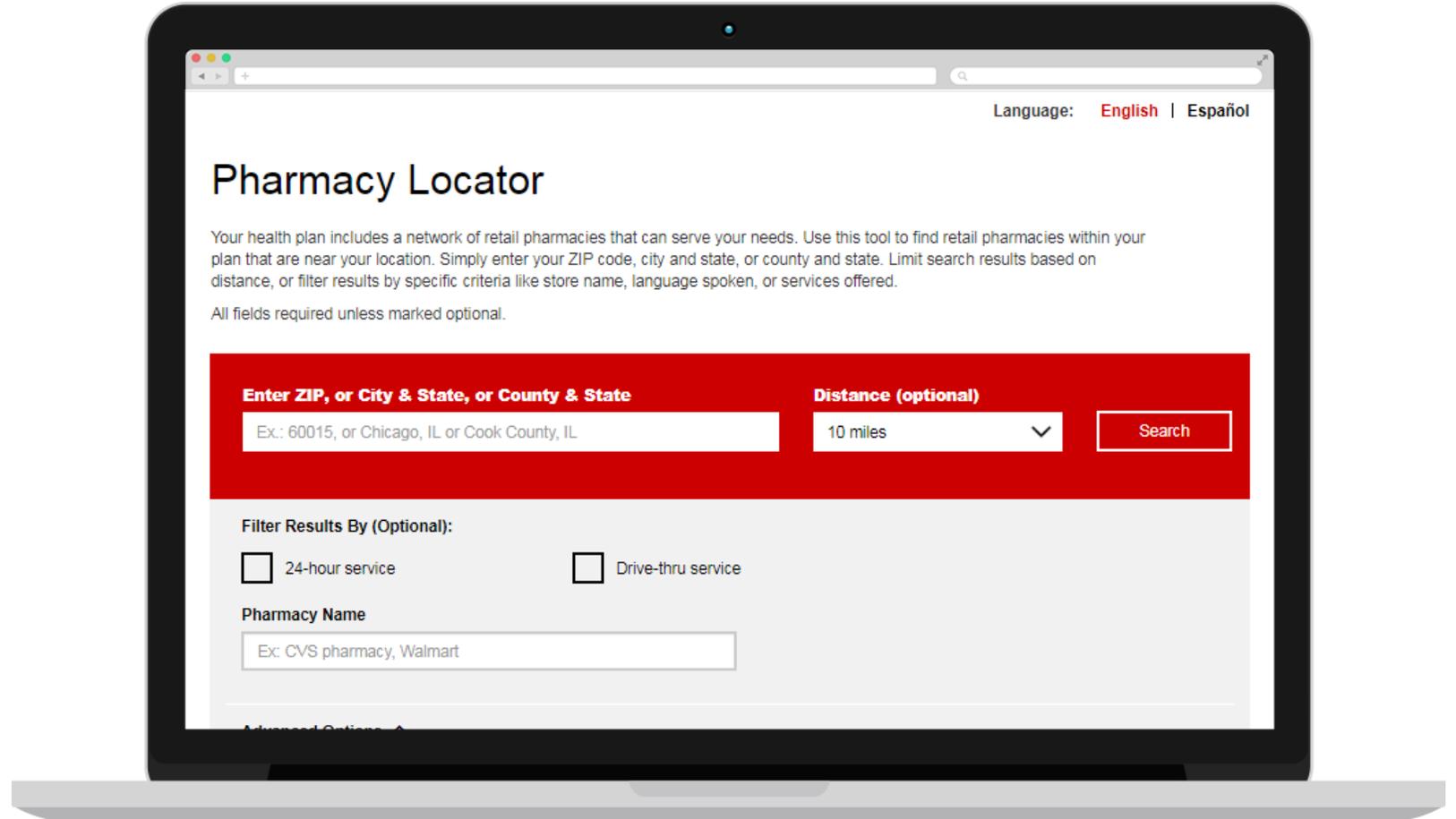
• Registration

- Can register with or without their member ID



Pharmacy locator

- **Enter ZIP code or city and state**
 - Apply filters
 - Can select a specific pharmacy, and as long as it is with their plan design, only those pharmacies will appear
 - Can select primary pharmacy
 - Can price a drug at the primary pharmacy

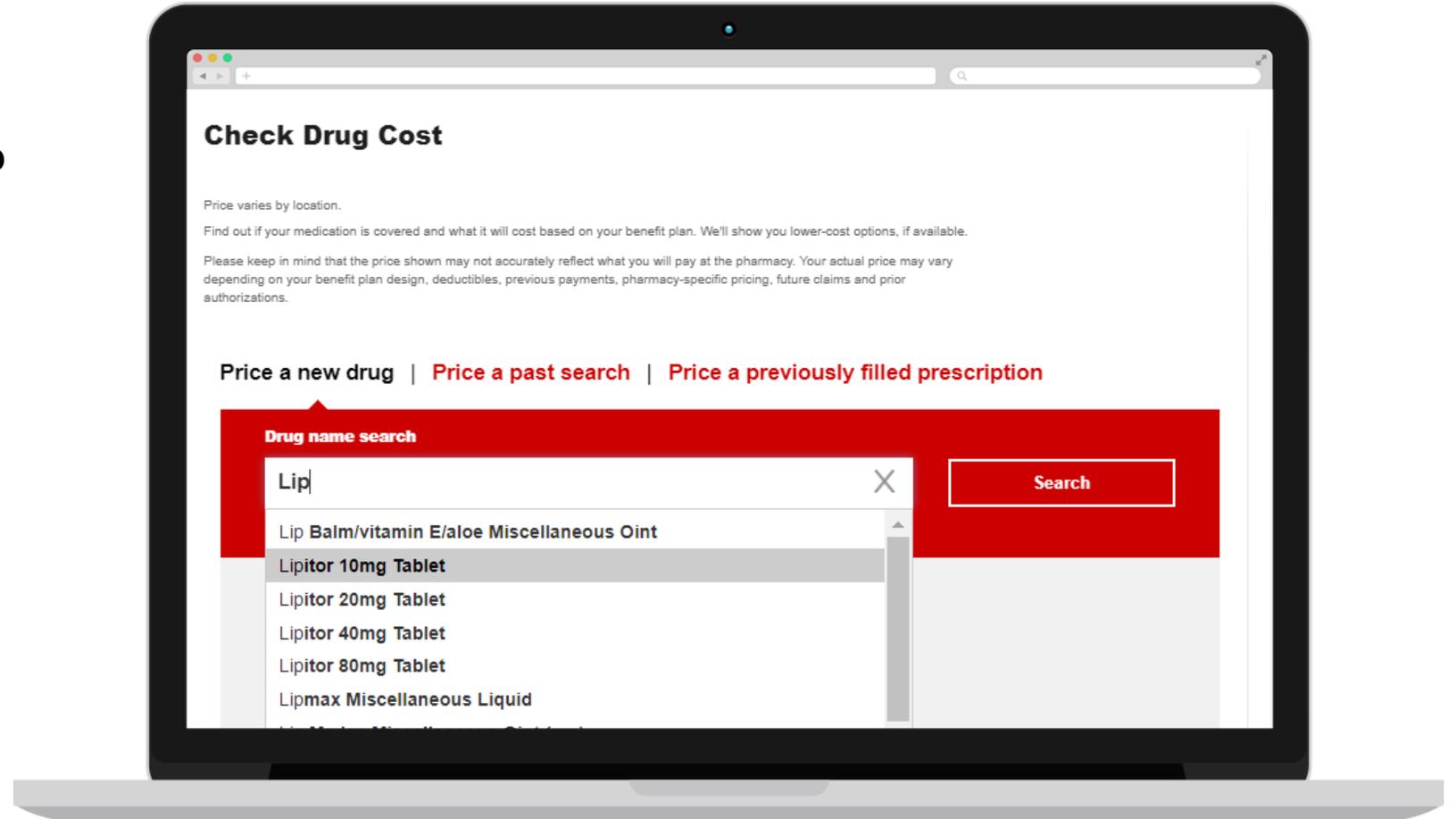


Pharmacy locator

The screenshot shows the CVS Caremark website interface. At the top left is the CVS Caremark logo. To the right are two navigation links: "Check Drug Cost & Coverage" and "Locate Nearby Pharmacy". A red banner below the logo contains a "COVID-19 Update" with text about medication delivery and a link to the "COVID-19 Resource Center". A yellow arrow points from the "Locate Nearby Pharmacy" link to the "COVID-19 Resource Center" link. The main content area has a "Welcome to CVS Caremark" heading, followed by a "Get started now to unlock access to your pharmacy benefits on Caremark.com" message and a list of features: "Manage prescriptions", "Order status", "Costs & coverage", and "Savings opportunities". A "Register now" button is positioned below the list. To the right of the text is an illustration of a hand holding a pill bottle over a counter with other medicine bottles. Below the main content are two sections: "Sign In" and "Need refills?". The "Sign In" section includes a link "Sign in with phone number and date of birth", a "Username" field, a "Password" field, and a "Refill" button. The "Need refills?" section includes a "Date of birth" field, a "Mail service Rx#" field, and a "Refill" button. A hint "MMDDYYYY" is provided for the date of birth field. A note explains that the 9-digit number for mail service must be from a CVS Caremark prescription.

Check drug cost and coverage

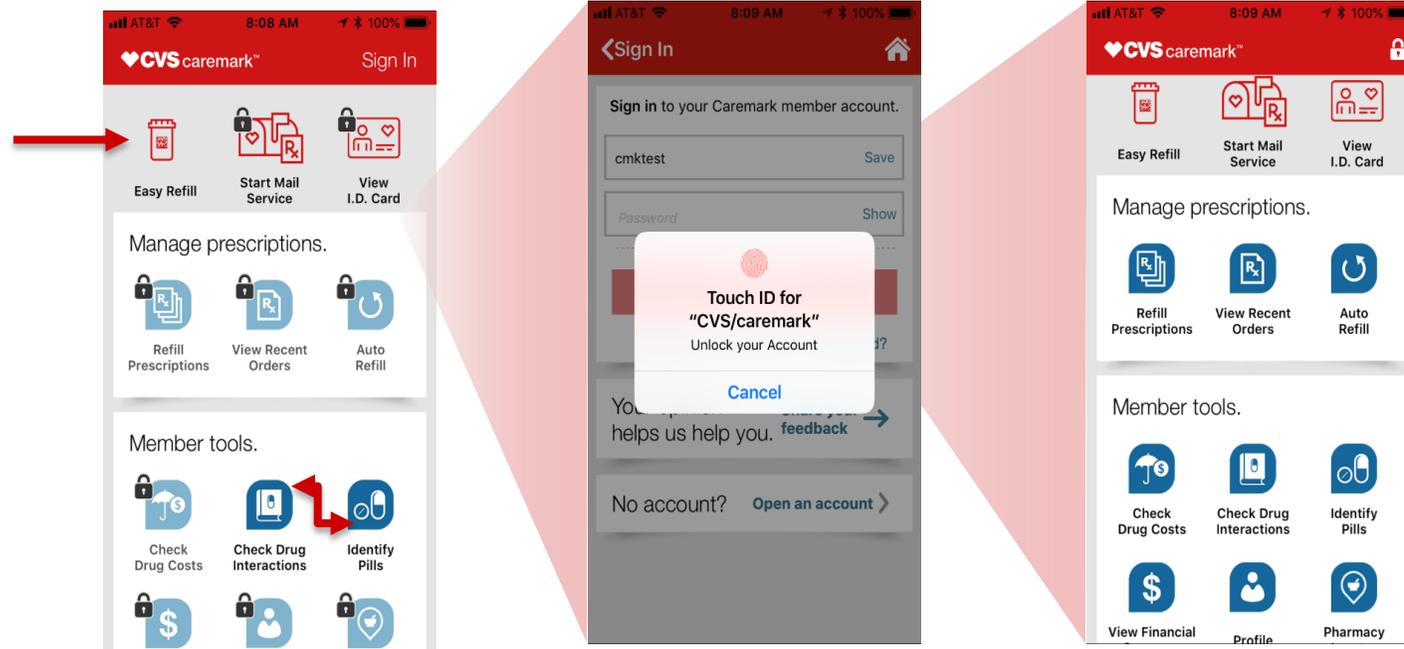
- To ensure members are spending health care dollars wisely, we help them:
 - Search for a drug
 - Confirm coverage
 - Understand cost
 - Explore lower-cost options
 - Share with their doctor



Check drug cost and coverage

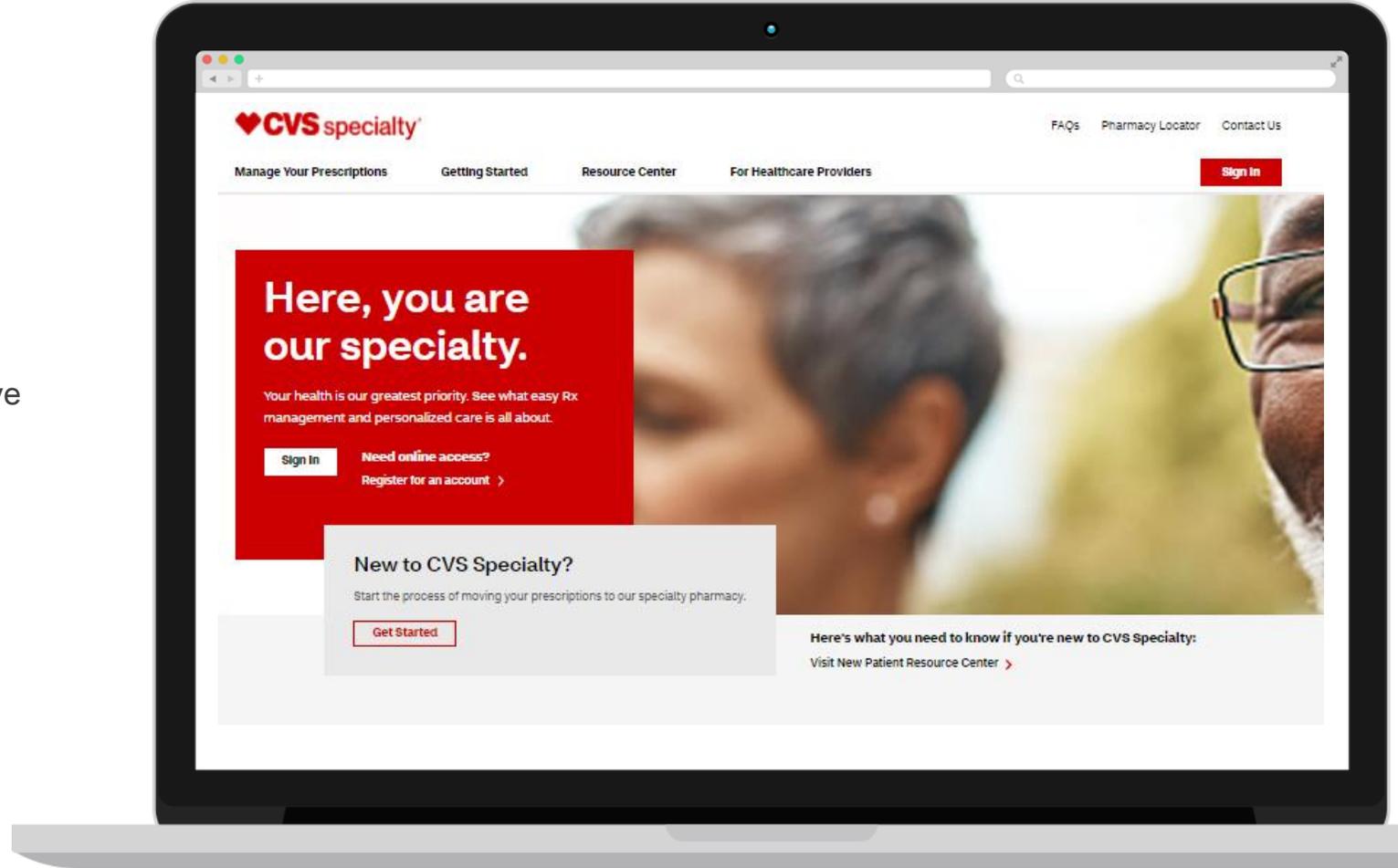
The screenshot shows the CVS Caremark website dashboard. At the top, there is a navigation bar with links for Profile, Help Center, Español, Change Text Size, and Log Out. The CVS Caremark logo is on the left, and icons for Message Center, Check Drug Cost & Coverage, and Pharmacy Locator are on the right. A red arrow points to the 'Check Drug Cost & Coverage' icon. Below the navigation bar is a main menu with Home, Prescriptions, Plan & Benefits, and Health Resources. The main content area starts with a welcome message and a description of the dashboard's purpose. Below this is a COVID-19 update section with a red vertical bar and a link to the COVID-19 Resource Center. The dashboard is divided into two columns: 'Your prescriptions' and 'Your Health Plan'. The 'Your prescriptions' section shows that there are no prescriptions available for refill and includes a 'Check drug costs and start Rx delivery' section with a 'Get started' link. The 'Your Health Plan' section shows a 'Family Deductible' progress indicator and text indicating that the deductible is not yet met.

CVS Caremark Mobile App



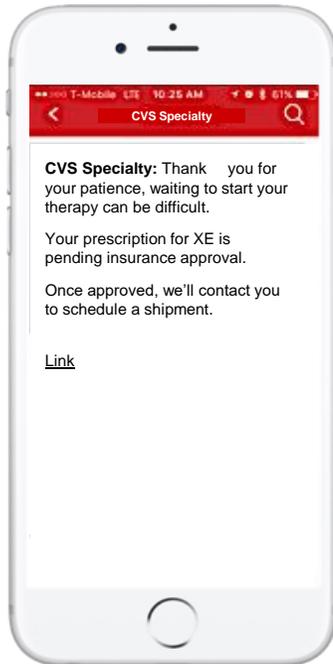
CVS Specialty

- **Get started with CVS Specialty**
 - New patient guide.
- **Refill**
 - Refill online.
 - Chose how and where you would like to receive your medication.
- **Check Order Status**
 - Monitor the status of your Rx order.
- **Ask Questions & Get Answers**
 - Send a secure message to CVS Specialty CareTeam.

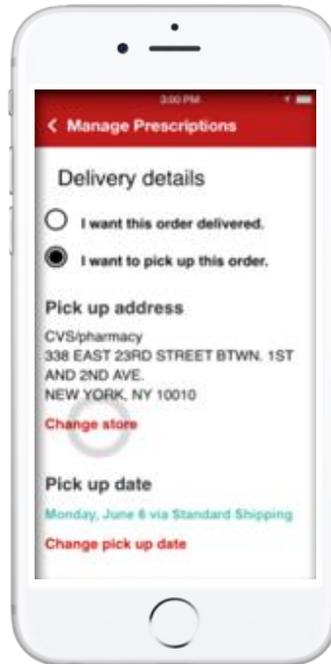


Digital tools for Specialty patients

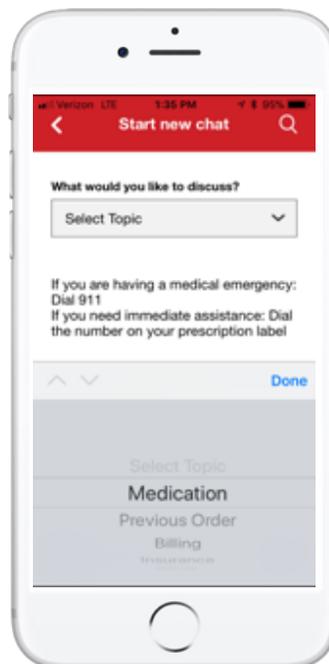
First Fill Tracker



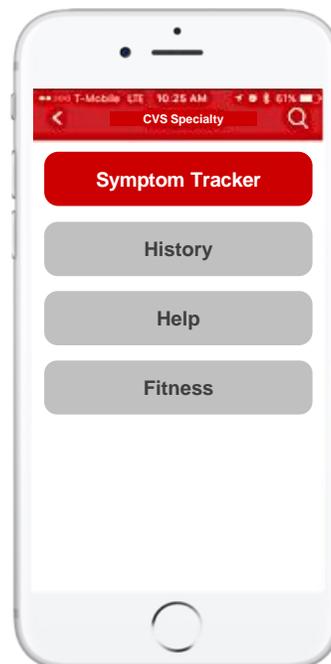
Delivery choice



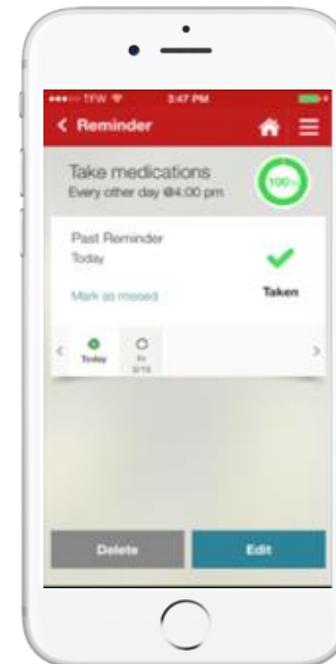
Secure messaging



Symptom Tracking



Adherence reminders



49559

Terms you should know

Deductible | An individual or family needs to spend this amount on medications each plan year before coverage starts; may be combined with medical benefits

Copay or coinsurance | The amount you pay for medications once you or your family reaches the deductible and coverage starts; a copay is a flat amount and coinsurance is a percentage of the cost of the medication

Maximum out-of-pocket (MOOP) | Once you or your family reach this amount, all medications are covered at 100%

Generic medication | Has the same active ingredients as the brand-name medication; usually your lowest cost option

Preferred brand medication | Medication that will cost less under your benefit plan

Non-preferred brand medication | Highest cost option under your benefit plan

Maintenance or long-term medication | Medication you take regularly, like high blood pressure, diabetes, or high cholesterol medications

Acute or short-term medication | Medication you take for a short time, like an antibiotic

Preventive medication | Affordable Care Act (ACA) preferred medications are covered at 100%; High deductible health plan (HDHP) preventive medications bypass the deductible, which means they are covered even if you haven't met your yearly deductible yet

Terms and ways to manage your medication

Some medications require you to take additional steps, or receive additional approvals, before they are covered under your plan. These could include:

Quantity limit | A limit on the amount of medications your plan will cover. You can continue to fill prescriptions after you've reached the limit, but you'll be responsible for any additional costs.

Step therapy | For many conditions, more than one therapeutically equivalent medication option is available and your plan may choose one medication as the preferred option. Step therapy means you need to try the preferred option first. If it works for you, you can continue to take it and may save money. If not, non-preferred medications will be covered.

Prior authorization | This means we need more information on why your doctor has prescribed a specific medication for you. CVS Caremark reviews this information and determines whether or not your medication will be covered by your plan.

Dispense as written | If your doctor indicates "dispense as written" on your prescription, your pharmacy can't substitute a generic for a brand name medication and you may have to pay more for the brand.

Appeals | If we deny your or your doctor's request for coverage of a non-covered medication, you have the right to appeal that decision.

-
- ▶ **Find more information on these topics in your Summary Plan Description (SPD).**
 - ▶ **Use the Check Drug Costs & Coverage tool at Caremark.com to find out what medications are covered, if there are extra requirements for coverage, and how much they will cost.**
 - ▶ **Remember: Medications are only covered when you fill your prescriptions at a network pharmacy. Find pharmacies near you with the *Pharmacy Locator* at Caremark.com.**

Questions?

Thank you

Legal disclaimers

Products that qualify as preventive services may be available at a lower cost share or no cost share, depending upon your plan, and may change from time to time. Please check your plan benefit materials should you have any questions about your coverage.

Flu shots and vaccines may not be available in all pharmacies at all times. Call for availability and to make an appointment, if needed. Most vaccines require a prescription (except for the flu shot). Contact your medical carrier directly to find what vaccine benefits are available at other medical facilities such as a doctor's office, urgent care, etc.

Certain drug options identified above may be subject to additional prior authorizations or other plan design restrictions. Please consult your plan for further information.

Copayment, copay or coinsurance means the amount a plan member 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.

This information is not a substitute for medical advice or treatment. Talk to your doctor or health care provider about this information and any health-related questions you have. CVS

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