

High Deductible Prescription Coverage

This plan includes prescription benefits administered by Caremark and is designed to provide plan participants with choice and control of their prescription benefit dollars. Plus we've made things a little easier. This plan offers a combined medical and pharmacy deductible! This means the deductible can be met with a combination of medical and pharmacy claims!

There are a lot of prescription medicine choices out there. Caremark is here to assist you in making informed and cost-saving decisions for you and your family. Visit www.caremark.com to learn more about Caremark services and resources available.

Benefits-At-A-Glance

Check your costs by using the Drug Pricing Tool.

You can look up your estimated drug costs:

- During deductible
- After deductible

The Drug Pricing Tool

- Will also show you alternative medicines and their estimated prices.
- The difference in estimated price between Mail Service Pharmacy and Retail.

Access the Drug Pricing Tool at:

www.caremark.com

Questions? Visit: www.caremark.com or call toll-free 1-800-841-5550

Deductible: A deductible is the total "out-of-pocket" spending required before benefits are engaged.	In-Network: \$2,000 per individual annually \$4,000 per greater than individual coverage annually includes medical	
	Out-of-network: \$4,000 per individual, \$8,000 per family then covered at 80% up to \$8,000 per individual and \$16,000 max then covered at 100% includes medical	
Cost to You: Until the deductible is met, you will pay 100 percent for your prescriptions. When the deductible is met your costs will be as follows:	Retail Pharmacy	Mail Service Pharmacy
	<ul style="list-style-type: none"> • 100% for each generic medicine • 100% for each brand name medicine on the drug list • (100% paid by plan after deductible is met) 	<ul style="list-style-type: none"> • 100% for each generic medicine • 100% for each brand name medicine on the drug list • (100% paid by plan after deductible is met)
Refill Limit:	None	None
Supply Limit:	30-day supply	90-day supply
How to Fill a Prescription:	For immediate medicine needs or short-term medicines you can use your prescription benefit at more than 62,000 participating retail pharmacies nationwide.	For long-term prescriptions enjoy cost savings and convenience by mailing your prescriptions to Caremark Mail Service. Order forms will be included in your welcome packet.

Notes: Deductible year is October 1 through September 30.

The difference (penalty) between the brand and generic will not apply towards the deductible.