

Contact CVS Caremark by Phone

All CalPERS members have access to a pharmacist 24 hours a day, seven days a week at 877-542-0284 or by e-mail to ask questions about specific medication issues. CVS Caremark pharmacists are specially trained and experts in the medications used to treat a specific ongoing condition, such as diabetes, high blood pressure or high cholesterol. They can answer your questions about how your medications work with each other, and how to make them work best for you.

CalPERS, in association with Anthem Blue Cross and CVS Caremark provides the resources and information you need to maintain and improve your health and become a better-informed consumer of your health care services.



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Knowledge That Empowers
Medicare Supplement Plan

*Pharmacy Updates
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Pharmacy Benefit Manager Change

Beginning January 1, 2012, CVS Caremark will be the new pharmacy benefit manager (PBM) for the PERS Select/Choice/Care health plans, replacing Medco Health Solutions (Medco).

On October 1, 2011, the CVS Caremark customer service phone lines and website will be available to answer your questions. The CVS Caremark customer service phone number is 877-542-0284 and the website address is www.caremark.com/calpers. You will be able to get information about your medications, the retail pharmacy network, and more.

Pharmacy Updates

- An increase in the prescription drug copayment of \$5 at retail for brand medications, and the standardization of 90-day mail order prescriptions to have double the copayment of a 30-day retail prescription. There will be no change to the generic copayment at retail or mail.
- “Member Pays the Difference”. For brand name medications, where a U.S. Food and Drug Administration(FDA) approved generic equivalent is available, the member will pay the difference in cost between the brand medication and its generic equivalent, plus the applicable generic copayment.
- A clarification of last year’s removal of non-preferred drugs from the \$1,000 out-of-pocket maximum for mail order prescriptions to exclude discretionary drugs. Additionally, the “Member Pays the Difference” coinsurance will not apply.

Immunizations

Flu season is coming – Did you know that Medicare members can get a free flu shot (vaccine) from many pharmacists?

The best way to prevent flu is to get a flu shot. Medicare members can receive **free** flu shots from

specially trained pharmacists at many retail network pharmacies in the state of California and across the U.S. Medicare will pay the full cost of the flu shot. Here’s what you need to do to get a free flu shot:

- Call the Medicare participating pharmacies near you to ask if they have a pharmacist that is specially trained to give flu shots.
- Make an appointment with a specially trained pharmacist.
- Present your Medicare card to the pharmacist before you receive the flu shot.
- Ask the pharmacy to bill Medicare (not CVS Caremark) for the flu shot.
- If you present your Medicare card and ask the pharmacist to bill Medicare, you will have no copayment.

Flu shots should be available starting in October. Get your flu shot as soon as you can so that you can get the most benefit. However, you will still benefit if you can’t get the vaccine until later. Flu season usually peaks in January. It takes about two weeks to develop immunity after you get the flu shot. Check with your doctor before you get the flu shot if you have severe allergy to chicken or eggs, or if you have had a severe reaction to a flu shot. If you have an illness with a fever, wait until you get well before you get a flu shot.

Zostavax

In January 2008, the Centers for Disease Control (CDC) made a recommendation that patients over the age of 60 receive a Zostavax injection to prevent shingles. Shingles is a condition that produces a rash, pain and itching and in rare instances can lead to pneumonia, hearing problems, blindness, brain inflammation (encephalitis) or death. In the United States, there are an estimated 1 million cases of shingles each year.

Zostavax is considered a Preventive Service of your plan and therefore has a zero copay. Zostavax is covered for all CalPERS members age 60 and over.

Simply have your physician fill out a prescription for you and take it to your local in-network pharmacy. You should call your pharmacy in advance to make sure that the Zostavax injection is in stock. You will then receive the Zostavax injection by a pharmacist certified to administer vaccines. The administration fee will also be covered if administered at an in-network pharmacy.

Part B Drugs

Using a Medicare Part B provider to fill your Medicare Part B prescription drugs will help reduce your out-of-pocket costs

Some of the medications and supplies that are typically covered by Medicare Part B include:

- Diabetes supplies (test strips, meters, lancet devices, lancets, glucose control solution)
- Flu vaccine, pneumococcal vaccine
- Medications to aid tissue acceptance from Medicare-covered organ transplants
- Certain oral medications used to treat cancer
- Certain medications used when the kidneys have completely failed

Obtaining Medicare Part B drugs at retail:

If you are eligible for Medicare Part B you can save money by filling your Medicare Part B-eligible medications and supplies through a retail network pharmacy that bills Medicare.

Ask your pharmacist if your pharmacy is a Medicare provider.

In order for a Medicare provider to submit your future Part B-eligible claims to Medicare on your behalf, you will need to complete an *Assignment of Benefits* (AOB) form. The Medicare provider can provide an AOB form to you. If the provider does not give you an AOB form, you cannot submit your claims to Medicare and you will be responsible for payment.

If you currently fill your prescriptions at a Medicare Part B retail pharmacy and you are not paying copayments, you do not need to change your service.

If you fill your Part B-eligible prescriptions at a retail pharmacy that is not a Medicare Part B provider, your claims are not being submitted to Medicare for payment and you are paying a higher copayment.

Obtaining Medicare Part B drugs through CVS Caremark Pharmacy is automatic

If you are Medicare Part B eligible, CVS Caremark will automatically transfer your Part B-eligible prescriptions received at CVS Caremark Pharmacy directly to CVS Caremark so that you can take full advantage of your Medicare Part B benefit.

For more details about which medications or supplies are Part B-eligible and to learn more about your Medicare coverage:

- Visit the Medicare website at medicare.gov
- Call Medicare Customer Service at 800-MEDICARE (800-633-4227)

Saving Money on Your Pharmacy Costs

We understand that getting the best value for your prescription dollar is important to your pocketbook. Here are some helpful tips for saving money on your pharmacy costs.

Consider generics.

Generic medications are available for many brand name medications. According to the U.S. Food and Drug Administration (FDA), “A generic drug is identical—or bioequivalent—to a brand name drug in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use.”

When a new drug is first produced it is patented, and most drug patents last for 20 years. When a patent expires, other drug companies can start selling generic versions of a drug, but only if the generic versions are approved by the FDA.

According to the Congressional Budget Office, generic drugs save consumers an estimated \$8 to \$10 billion a year at retail pharmacies.

Not every brand-name drug has a generic equivalent. You can find out if the brand medication you are taking has a generic equivalent by going to Ask your doctor or pharmacist if generics are appropriate for you, and start to save today.

Order maintenance medications by mail.

If you’re taking a maintenance medication (those used for high blood pressure, diabetes, or other long term conditions), you can save money by getting a 90-day supply by mail for only twice the retail 30-day copay. That’s like getting 30 days for free! The steps are easy as 1-2-3:

1. Ask your doctor for a new prescription for up to a 90-day supply of medication plus refills for up to one year (as appropriate). (If you must begin taking your medication immediately, also request a 14-day prescription to fill at a participating retail pharmacy.)

2. Starting January 1, 2012, send in your prescription along with a completed CVS Caremark mail order form. You can download a form on or by contacting CVS Caremark at 877-542-0284 to have one mailed to you. You may also have your doctor fax your prescriptions to CVS Caremark; ask him or her to call 877-542-0284 for faxing instructions.

3. Look for your prescription to arrive in the mail in 10 to 14 days.

You can refill your prescriptions three different ways. Place your order on www.caremark.com/calpers, call CVS Caremark customer services at 877-542-0284, or mail in a request. Standard delivery is free, and your medication will be delivered 3 to 5 days after your order is received. CVS Caremark provides the added convenience of letting you pick up your mail service refill prescription at your local CVS Pharmacy.

For more detailed information refer to your Evidence of Coverage booklet or contact CVS Caremark at 877-542-0284.

Using generics and mail service can save you money!

