

# Your Personal Prescription Benefit Program

## PERS Choice and PERS Select

	<b>Retail Pharmacy Network</b> For short-term medications (Up to a 30-day supply)	<b>Mail Service Pharmacy or Maintenance Choice</b> For long-term medications (Up to a 90-day supply)
<b>Generic Medications</b> Ask your doctor or other prescriber if there is a generic available, as these generally cost less.	<b>\$5</b> for a generic prescription	<b>\$10</b> for a generic prescription
<b>Preferred Brand-Name Medications</b> If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from your plan's preferred drug list.	<b>\$20</b> for a preferred brand-name prescription	<b>\$40</b> for a preferred brand-name prescription
<b>Non-Preferred Brand-Name Medications</b> You will pay the most for medications not on your plan's preferred drug list.	<b>\$50</b> for a non-preferred brand-name prescription	<b>\$100</b> for a non-preferred brand-name prescription
<b>Partial Waiver of Non-Preferred Brand copayment**</b>	<b>\$40</b> for a Partial Waiver of non-preferred brand	<b>\$70</b> for a Partial Waiver of non-preferred brand
<b>Maintenance Medications at Retail</b>	After 2nd fill you will pay the appropriate mail service copayment	None
<b>Maximum Out-of-Pocket</b>		\$1000 per individual *
<p>Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the generic copayment.</p> <p>Discretionary drugs are subject to a 50% co-insurance. Discretionary drugs are products used to treat non-life threatening conditions such as erectile dysfunction.</p> <p>*The Mail Service Out-of-Pocket Maximum excludes Non-Preferred Brand-Name Medication copayments, Discretionary Drug co-insurance, and "Member Pays the Difference" differential.</p> <p>**To obtain a partial copayment waiver, your physician must document the necessity for the non-preferred product vs. the preferred product(s) and the available generic alternative(s).</p>		

### Where to fill your prescription

Choosing where to fill your prescription depends on whether you are ordering a short-term or long-term medication:

**Short-term medications** are generally taken for a limited amount of time and have a limited amount of refills, such as an antibiotic. You can fill prescriptions for these medications at any pharmacy in the retail network.

- Choose from more than 64,000 network pharmacies nationwide, including independent pharmacies, chain pharmacies and 7,100 CVS/pharmacy locations.
- Find a participating pharmacy at [www.caremark.com/calpers](http://www.caremark.com/calpers)

**Tip:** To avoid filling out claims paperwork, bring your ID Card with you when you pick up your prescription, and use a pharmacy in the retail network.

**Long-term medications** are taken regularly for chronic conditions, such as high blood pressure, asthma, diabetes or high cholesterol. You will generally save money by using mail service for these prescriptions.

Choose **one** of four easy ways to start using the Mail Service program:

1. Bring your prescription to a CVS/pharmacy location
2. Fill out and send in a mail service order form – use the one included in this welcome kit or print one at [www.caremark.com/calpers](http://www.caremark.com/calpers)
3. Use the FastStart® tool found on [www.caremark.com/calpers](http://www.caremark.com/calpers)
4. Call FastStart toll-free at 1-800-875-0867

### Customer Care

If you have questions about your prescriptions or benefits, you can contact Customer Care 24 hours a day, seven days a week. You can either e-mail [customerservice@caremark.com](mailto:customerservice@caremark.com) or call toll-free at 1-877-542-0284. For TDD assistance, please call toll-free 1-800-863-5488.

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

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.



# Use Maintenance Choice to Fill Your Long-Term Medications

Maintenance Choice® offers you choice and savings when it comes to filling long-term prescriptions. Now you have **two ways to save:**

## CVS Caremark Mail Service Pharmacy:

- Enjoy convenient home delivery
- Receive your medications in private, tamper-resistant and (when needed) temperature-controlled packaging
- Talk to a pharmacist by phone

## CVS/pharmacy:

- Pick up your medication at a time that is convenient for you
- Enjoy same-day prescription availability
- Talk with a pharmacist face-to-face

Plus, you can easily order refills and manage your prescriptions anytime at [www.caremark.com/calpers](http://www.caremark.com/calpers).

## To Get Started

The following chart provides detailed steps to help you start enjoying all the benefits of Maintenance Choice.

IF YOU WOULD LIKE...	THEN...
<b>To continue with mail service</b>	You don't have to do anything. We'll continue to send your medications to your location of choice.
<b>To pick up at CVS/pharmacy</b>	Please let us know. You can do so quickly and easily. Choose the option that works best for you: <ul style="list-style-type: none"><li>• Register or log into <a href="http://www.caremark.com/calpers">www.caremark.com/calpers</a> to select a CVS/pharmacy location for pick up</li><li>• Visit your local CVS/pharmacy and talk to the pharmacist</li><li>• Call us toll-free at 1-877-542-0284 and we'll handle the rest</li></ul>
<b>To sign up for mail service for the first time</b>	You can do so easily online or by phone. <ul style="list-style-type: none"><li>• Register or log into <a href="http://www.caremark.com/calpers">www.caremark.com/calpers</a>, select "Start a New Prescription," then click on "FastStart®"</li><li>• Call FastStart toll-free at 1-800-875-0867. We'll handle the rest</li></ul>
<b>More information</b>	Give us a call. Call us toll-free at 1-877-542-0284.

Before you reach your 30-day fill limit and your out-of-pocket cost increases, we will contact you to help you get started with Maintenance Choice. We'll then help you get a 90-day prescription from your doctor so you can choose to fill it through mail service or at a CVS/pharmacy.

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