

Tips for saving time and money

1. Ask your doctor about generic medicines. On average, generic medicines cost 20 to 70 percent less and produce the same results as comparable brand name medicines. Using a brand name medicine when a generic version is available may cost you more.
2. If your prescription benefit provider has a preferred drug list, take it with you to your doctor's office. Using medicines on this list may save you and your prescription plan money. (Important: You may pay more for medicines not on the list)
3. Check to see if your benefit provider has a program for getting an extended supply of maintenance medicines at one time. You'll save on trips to the pharmacy and you may save money, too.



Your Prescription Benefit Program

Getting the most from your prescription ID card

Your health is our primary concern at Caremark. As your pharmacy benefit administrator, it's our goal to ensure that you receive the medicine you need for your medical condition.

Our program lets you get your medicine at preferred prices from participating retail pharmacies and through the mail.

Using your ID card is easy

- 1. Visit a participating pharmacy.**
- 2. Present your 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.

Note: You may qualify for reimbursement if: (1) you do not have your card, or (2) you use a non-participating pharmacy. Check your benefit materials for details.

About participating retail pharmacies

Thousands of major chain and independent pharmacies take part in the program. To find out if a certain pharmacy accepts your card, call the pharmacy directly. Or, log on to www.caremark.com to find a nearby pharmacy.

Your safety matters

Each time you fill a prescription at a participating retail pharmacy, Caremark checks your personal medicine profile for possible medicine interactions, allergic reactions and other safety concerns. If there's a potential problem, we let the pharmacist know.

Commonly asked questions

What will I pay for my prescriptions?

Your benefit materials typically include information on what you will pay for prescriptions. If you are still unsure, get in touch with your benefit provider or call the number on your prescription ID card for information.

The pharmacist said my prescription was not covered. Why?

Your prescription benefit program may have certain coverage limits. Check your benefit materials or call the number on your prescription card for specific coverage information.

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

For more information about your prescription benefit program, call the number on your prescription ID card or talk to your benefit provider.

Protecting your health

1. Keep an updated list of your medicines, drug allergies and emergency contact numbers in your purse or wallet. For a list of medicines purchased using your prescription ID card, log on to www.caremark.com.
2. Review the medicines you are taking, including herbal and nutritional supplements, with your doctor or pharmacist on a regular basis.
3. Read and follow the safety instructions included with your medicines.
4. Take prescription medicines that are prescribed only for you.
5. Do not take expired medicines.