

## Commonly asked questions

*General information...*

### **What will I pay for my prescriptions?**

Your benefit materials typically include information on what you will pay for prescriptions at participating pharmacies and the Caremark Mail Service Pharmacy. 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 ID card for specific coverage information.

### **Why do my pills look different than before?**

There may be times when another clinically approved, cost-effective brand name or generic medicine is available to treat your condition. In these situations, the alternative medicine may be dispensed if available and permissible. Please be assured your prescription will not be changed unless your prescribing doctor determines that a change is beneficial.

### **Where can I learn more about my medicine?**

Important information on common medicine uses, specific instructions and possible side effects is typically included with your prescriptions. If you need additional information, visit [www.caremark.com](http://www.caremark.com) or call the toll-free number on your prescription ID card.

### **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.

*About mail service...*

### **What if I need medicine while I am traveling?**

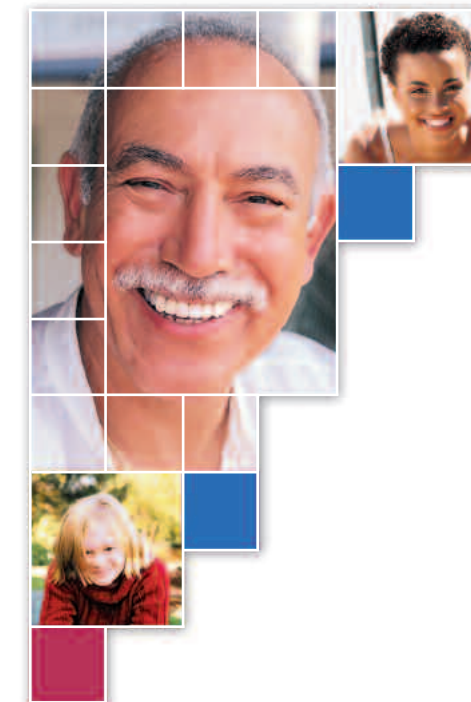
If you need your medicine to be shipped to a temporary address, let us know via the Internet, by phone or on your order form. If you need more medicine than the amount allowed at one time (i.e., more than a 90-day supply), contact your benefit office for approval. Please make these arrangements at least 30 days before you need a refill.

## 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 you have received through your prescription benefit program, log on to [www.caremark.com](http://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.

## Tips for saving time and money

1. Visit [www.caremark.com](http://www.caremark.com) to refill prescriptions online.
2. 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.
3. 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.
4. Check the prescription to make sure that it is legible. It should also include the plan participant's full name, the prescribing doctor's contact information and the prescription details.



## A Guide to Your Prescription Benefits & Mail Service Pharmacy

**CAREMARK**<sup>®</sup>  
*It all starts with care*<sup>®</sup>

Your health is our primary concern at Caremark. As your prescription 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 local participating pharmacies and through the mail.

### Using your card is easy

You can fill prescriptions at over 57,000 of participating retail pharmacies across the country with your prescription ID card.

Just follow these simple steps:

1. **Visit a participating retail pharmacy.**
2. **Present your 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 prescription ID card, or (2) you use a non-participating pharmacy. Check your benefit materials for details.

### About participating retail pharmacies

To find out if a certain pharmacy accepts your card, call the pharmacy directly. Or, log on to [www.caremark.com](http://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.

### Your Caremark Mail Service Program

Your prescription benefit plan administered by Caremark includes the use of a mail service pharmacy. This convenient option lets you order medicines you take on an ongoing basis. It also may save you time and money!

### With the Caremark Mail Service Program, you can:

- Receive up to a 90-day supply of medicine.
- Enjoy the ease of having your medicine delivered to a location of your choice – home, office, vacation spot or other location of your choosing, including free standard shipping.
- Speak to a registered pharmacist 24 hours a day.
- Order prescription refills and get health information online at [www.caremark.com](http://www.caremark.com) – anytime, day or night.

### How to get started

#### 1. Ask your doctor to write two prescriptions:

- One for a short-term supply (e.g., 30 days) to be filled immediately at a participating retail pharmacy.
- One for the maximum days' supply allowed by your plan (e.g., 90 days) with as many as three refills (if appropriate) to mail to Caremark.

2. **Complete the mail service order form.** An incomplete form can cause a delay in processing.
3. **Mail your order form, along with your original prescription and payment, in the Caremark envelope.** We accept VISA®, MasterCard®, Discover® or American Express®. You also can pay by check or money order. Do not send cash.
4. **Allow approximately 10-14 calendar days from when Caremark receives your order.**

### Refilling mail service prescriptions

The information included with your order will show the date that you can request a refill and the number of refills you have remaining.

### Get your refills faster by ordering:

- **On the Internet** – The fastest, most convenient way to order your prescription refills is by logging on to the Caremark Web site at [www.caremark.com](http://www.caremark.com). Simply enter your ZIP code, date of birth, prescription number and credit card information to order.
- **By telephone** – Call the toll-free number on your prescription label to use our automated refill service. Have your credit card information available.

You also can mail your refill request, but online and telephone orders tend to arrive sooner.

**Note:** Child-resistant caps, order forms and envelopes are included with every delivery.

### Timely home delivery service

New prescriptions typically arrive within 10-14 calendar days after Caremark receives your order. Refills ordered online or by phone generally arrive within 10 days. Standard shipping is free. Overnight or second-day shipping is available for an additional charge. For your convenience, all items in your order typically arrive in one package. If an item is not available, you may be notified. You can then ask that all available items be sent right away.

### Packaged for safety

Packages cannot be opened or resealed without showing evidence of tampering. In addition, the mailing label does not show that the package comes from a pharmacy – only the return address is listed.

### Special handling

Certain items require special handling and may be shipped by a faster method at no additional cost. A customer service representative may contact you by phone to schedule a delivery date.

### The following items require special handling:

Controlled substances and orders exceeding \$1,200 in value – shipped via two-day delivery service. An adult signature is required for delivery. Temperature-sensitive items (such as insulin) – sent via priority overnight mail or second-day delivery, depending on seasonal weather conditions. Ice packs are included with items requiring refrigeration.