

2023

Prescription Drug Coverage

If you enroll in one of the medical plan options, your prescription drug coverage will be administered by CVS Caremark. **Note:** CVS Caremark, along with Aetna, are part of the CVS Health company. To use your prescription benefits, simply present your Aetna identification card to a participating pharmacist. Your pharmacist will notify you of the amount you need to pay. Most major drug store chains accept your Aetna card. If you have a question about participating pharmacies near you, call CVS Caremark at **888-792-3862** or visit their website at **www.caremark.com**.

You can fill prescriptions at:

- Retail (up to 30-day supply): At participating pharmacies; one refill is allowed at retail.
- Mail order or CVS Pharmacy (up to 90-day supply): Through a CVS Caremark mail-order program or your local CVS Pharmacy for maintenance medications and supplies. Specialty Drugs (that typically require a signature), can be delivered and received at a CVS Pharmacy. Newly prescribed specialty medications are subject to CVS Caremark's step-therapy program. If you are taking a maintenance medication for 60 or more days, you are required to use mail order or a CVS Pharmacy.

SPECIALTY PHARMACY

Members enrolled in the PPO and EPO plans and taking certain specialty medications may be eligible for pharmaceutical assistance programs. CVS will reach out to you or your family member if applicable.



Any manufacturer assistance funds (either through discounts or co-pay card programs) will not count toward the member's deductible or out-of-pocket maximum.

Your prescription drug costs are determined based on where you fill your prescription and whether the prescription you are purchasing is a:

- Generic drug: A chemical equivalent to a brand-name drug that contains the same active ingredients.
- Formulary brand: A group of preferred brand-name drugs selected by CVS Caremark pharmacists; usually cost less than similar drugs not on the formulary list. The formulary list is available on **www.aetna.com**.
- Non-formulary brand: Brand-name drugs that are not on the formulary list.

WHAT DOES “DAW” MEAN?

Your doctor may indicate “DAW” (dispense as written) on your prescription. This tells the pharmacist they can’t substitute your Rx for a generic version. This may be a valid notation given your situation but be sure to ask your doctor why. Most doctors aren’t familiar with what’s covered under a patient’s specific plan. Working in collaboration with them, you may be able to save yourself some money and get an equivalent medication by simply asking the question. Use your phone to pull up the CVS Caremark app and discuss your alternatives with your doctor while you’re still in the office.

What is the Difference Between Brand Name and Generic Drugs?

When the patent of a brand-name medicine expires, other drug manufacturers can make and sell the same medicine. This medicine is sold under its chemical name, which is why it’s called a “generic.” Like their brand-name counterparts, all generic medicines are tested and approved by the FDA before they can be sold to consumers. In the United States, trademark laws do not allow a generic medicine to look identical to its brand-name counterpart. Therefore, you can expect a generic medicine to be a different color or a different shape than its brand-name counterpart. However, the way it looks has no effect on how the medicine works.

CVS Caremark also offers the convenience of on-demand delivery. Members can have their 30- or 90-day prescriptions delivered within four hours to an address within 10 miles of any of the 9,700+ CVS Pharmacy locations (i.e., home, office or location of your choice). Limitations and delivery fees may apply.

Safety and Other Monitoring Protocols

Did you know that CVS Caremark has protocols in place to help protect your safety as well as save you money?

1. Opioid controls: As part of the company’s broad commitment to fighting the national opioid abuse epidemic, CVS Health has initiatives supporting utilization management of pain medications, safe drug disposal and funding for treatment and recovery programs. The enhanced CVS Caremark utilization management program follows FDA-approved treatment indications and is aligned with the Centers for Disease Control and Prevention (CDC) 2016 “Guideline for Prescribing Opioids for Chronic Pain”:
 - Limit on Days’ Supply: The length of the first fill is limited to seven days (when appropriate) for adults 20 years and older for new, acute prescriptions for members who do not have a history of prior opioid use, based on their prescription claims. A physician can submit a prior authorization (PA) request if the patient needs to exceed the initial seven-day limit. For members under 20 years, the first fill is limited to a three-day supply.





- **Limit on Quantity of Opioids:** The quantity of opioid products prescribed (including those that are combined with acetaminophen, ibuprofen or aspirin) is limited to 90 MME (morphine milligram equivalents) per day. A prescriber can submit a PA request for up to 200 MME per day if the patient needs to exceed CDC Guidelines. Quantities higher than that would require a PA with clinical justification. Products containing acetaminophen, aspirin, or ibuprofen are limited to up to 4 grams of acetaminophen or aspirin, and up to 3.2 grams of ibuprofen per day.
- **Require Step Therapy:** Use of an immediate-release (IR) formulation is required before moving to an extended-release (ER) formulation, unless the member has a previous claim within a certain timeframe for an IR or ER product, or the prescriber submits a PA.

2. Safety and monitoring: CVS Caremark reviews claims for such items as: excessive utilization, high total claim cost, use of multiple prescribers and pharmacies. These indicators may be a sign of abuse or a savings opportunity for participants, so CVS Caremark will reach out to you and your provider(s) to offer options.

3. Drug savings review: CVS Caremark evaluates claims for availability of a more cost-effective yet appropriate generic and/or preferred brand alternative and offers you and your provider options.

4. Affordable Care Act (ACA) preventive guidelines: Preventive medications under the ACA include no-cost benefits for:

- Medicine and supplements to prevent certain health conditions for adults, women and children
- Medicine and products for quitting smoking or chewing tobacco (tobacco cessation)
- Medicine used prior to screenings for certain health conditions in adults
- Vaccines and immunizations to prevent certain illnesses in infants, children and adults
- Contraceptives for women

Restrictions may apply and proper prescriptions are required. Contact CVS Caremark for more information.

Use the CVS Caremark Mobile App

Have all your Rx plan needs at your fingertips with CVS Caremark's mobile app (CVS Caremark). Use the app to:

- See lower cost drug options (i.e.: generics or formulary brand) – discuss alternatives with your doctor while you're in the office
- View your electronic ID card
- Refill and renew mail service prescriptions and check your order status
- ID unknown pills with the pill identifier
- Check for potential drug interactions among medications
- View plan provisions, costs under your plan as well as your balances
- Find local pharmacies in your plan's network
- Monitor your claims experience