♥CVS caremark PRESCRIPTION DRUG COVERAGE (CVS/caremark or participating pharmacies)

Maintenance drugs are required to be a 90-day refill and are available via mail order or can be picked up at a CVS Pharmacy.

Up to a 30-Day Supply

\$10 co-pay – Generic Drugs \$30 co-pay – Preferred Brand-Name \$50 co-pay – Non-Preferred Brand-Name



90-Day Maintenance Drug Supply

\$20 co-pay – Generic Drugs \$60 co-pay – Preferred Brand-Name \$100 co-pay – Non-Preferred Brand-Name

MEDICAL COVERAGE TERMS TO UNDERSTAND

Coinsurance: The plan's share of the charges that are paid after you have met any deductibles. If a plan pays 80%, for example, you would pay the remaining 20%, up to the plan's annual out-of-pocket maximum.

Co-pay: The amount you pay per service received, such as office visits, emergency care, prescription drugs, etc.

Deductible: The amount you pay before a plan pays any benefits. Neither post-tax medical plan has a deductible.

Primary Care Physician (PCP): The doctor you select to provide your medical care and help you find a specialist. Each covered family member may select his or her own PCP.

Out-of-Pocket Maximum: The most you would have to pay in deductibles and coinsurance in a calendar year before the plan pays 100% of covered services.



