

Your Personal Prescription Benefit Program

PERS Choice and PERS Select

	Retail Pharmacy Network For short-term medications (Up to a 30-day supply)	Mail Service Pharmacy or Maintenance Choice For long-term medications (Up to a 90-day supply)
Generic Medications Ask your doctor or other prescriber if there is a generic available, as these generally cost less.	\$5 for a generic prescription	\$10 for a generic prescription
Preferred Brand-Name Medications If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from your plan's preferred drug list.	\$20 for a preferred brand-name prescription	\$40 for a preferred brand-name prescription
Non-Preferred Brand-Name Medications You will pay the most for medications not on your plan's preferred drug list.	\$50 for a non-preferred brand-name prescription	\$100 for a non-preferred brand-name prescription
Partial Waiver of Non-Preferred Brand copayment**	\$40 for a Partial Waiver of non-preferred brand	\$70 for a Partial Waiver of non-preferred brand
Maintenance Medications at Retail	After 2nd fill you will pay the appropriate mail service copayment	None
Maximum Out-of-Pocket		\$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. Discretionary drugs are subject to a 50% co-insurance. Discretionary drugs are products used to treat non-life threatening conditions such as erectile dysfunction. *The Mail Service Out-of-Pocket Maximum excludes Non-Preferred Brand-Name Medication copayments, Discretionary Drug co-insurance, and "Member Pays the Difference" differential. **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

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
3. Use the FastStart® tool found on 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 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.

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