

Prescription Drug Coverage

Both medical options include prescription drug coverage through CVS Caremark.



Save on Prescription Drug Costs

Tip	Why This Matters
Use generics and formulary drugs when available	The use of generic drugs helps to lower prescription drug costs for both you and the company. The FDA requires generic drugs to be as safe and effective as brand-name drugs. Talk to your doctor about choosing a generic or brand formulary option. BONUS: The Medical Program pays 100% of the cost of generic cholesterol and blood pressure medication.
Use the CVS Caremark Maintenance Choice Program or CVS Caremark Mail Service for maintenance drugs	Save time and money by getting a 90-day supply of your maintenance medication filled at your local CVS pharmacy, including Target stores with a CVS pharmacy, OR mailed directly to your home. Pay the same price either way. Plus, if you use the CVS Caremark Mail Service, you can choose to spread your payments over three months. See below for prescribing rules.
Use your HSA or FSA	Save money by paying for your prescriptions with tax-free dollars through a Health Savings Account (HSA) or the Health Care Flexible Spending Account (FSA). Just be sure to understand IRS reimbursement rules and how your medical option can affect your Health Care FSA.
Prescribing Rule	Why This Matters
Dispense as Written penalty	If a generic drug is available, but your doctor notes “Dispense as Written/No Substitutions” on the prescription for the brand-name drug, you will pay the coinsurance plus the difference between the generic and the brand price.
Quantity limits on certain drug classes (e.g., steroid inhalants, nasal steroids)	Helps ensure appropriate drug use.
Prior authorization for certain drug classes (e.g., androgens, antipsoriatics, ADHD agents)	Protects against off-label use.
Generic step therapy	Encourages use of less-costly generics before brand-name medications; please consult with your health care provider.
Maintenance Choice Program (Maintenance Choice does not apply to one-time or short-term medications, which are taken for 90 days or less)	<ul style="list-style-type: none">• First maintenance medication: May fill a 30-day supply at any pharmacy in the CVS network.• After one fill: Must fill maintenance medications in a 90-day supply through the Mail Service or at a CVS pharmacy, including those inside Target stores. NOTE: If you continue to order 30-day supplies of your maintenance medications without using the CVS pharmacy Maintenance Choice Program or CVS Caremark Mail Service, you may be asked to pay the full cost of your prescriptions. If you prefer to obtain long-term medications through any network pharmacy, you must contact CVS Caremark to opt out of the Maintenance Choice Program.
No coverage for brand-name proton pump inhibitors or any non-sedating antihistamines	These are available over the counter with no prescription.

Learn More

Visit [caremark.com](https://www.caremark.com) or call CVS Caremark at **1-866-273-8402** to get more information about your prescription drug coverage, find the list of formulary drugs and find local pharmacies in your network. You can also use the pharmacy search tool on the CVS Caremark app for iPhone or Android to find in-network pharmacies.