

Here's an overview of your CVS Caremark benefits.

Kettering HDHP 1/1/2019

If you have any questions about your prescription plan or costs, call us at 1-888-202-1654. We can help any time after your plan starts. For TDD assistance, please call 1-800-863-5488.

	Short-Term Medicines CVS Caremark Retail Pharmacy Network (Up to a 30-day supply)	Long-Term Medicines CVS Caremark Mail Service or CVS Pharmacy locations (up to a 90-day supply)
Generic Medicines Always ask your doctor if there's a generic option available. It could save you money.	\$0 (after deductible) for a generic medicine	\$0 (after deductible) for a generic medicine
Preferred Brand-Name Medicines If a generic is not available or appropriate, ask your doctor to prescribe from your plan's preferred drug list.	\$0 (after deductible) for a preferred brand-name medicine	\$0 (after deductible) for a preferred brand-name medicine
Non-Preferred Brand-Name Medicines Drugs that aren't on your plan's preferred list will cost more.	\$0 (after deductible) for a non-preferred brand-name medicine	\$0 (after deductible) for a non-preferred brand-name medicine
Refill Limit	None	None
Annual Deductible	\$2,000 per individual / \$4,000 per family (combined with medical)	
Maximum Out-of-Pocket	\$2,000 per individual / \$4,000 per family (combined with medical)	
Out-of-Network Claims	Prescriptions filled at Out-of-Network pharmacies will be reimbursed at 100% after the non-network deductible is met.	
Prior Authorization	Certain medications may require prior authorization. Please contact Customer Care toll-free at 1-888-202-1654 or visit www.caremark.com for verification of prior authorization requirements.	
Specialty Medicines	Specialty medications are required to be filled through CVS Specialty Mail Order Pharmacy or at a retail CVS/pharmacy. Please contact Customer Care toll-free at 1-888-202-1654 for questions or to get started today.	

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Copayment, copay or coinsurance means the amount a plan member 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 feedback is important as it helps us improve our service. Please contact us with any questions or concerns at 1-888-202-1654. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle private health information.