



South Central MN Electrical Workers' Family Health Plan
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Hello, and welcome to CVS Caremark.

We manage your prescription benefits just like your health insurance company manages your medical benefits. That means helping you get the medication you need, when you need it, whether that's once a month or once a year. An overview of your benefits is on the back of this letter. If you have any questions, we're here for you.

We have your best health at heart.

- Your CVS Caremark Team

If you have prescriptions to fill, here's what's next:

For medications taken for a short time (like an antibiotic):

Fill at any pharmacy in our network.

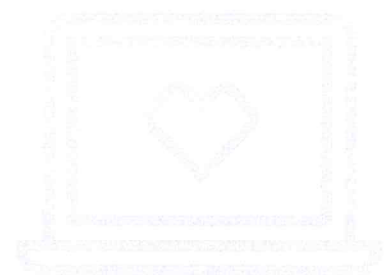
For medication taken regularly (such as high blood pressure or diabetes medicine): Have your medication delivered to your door. Sign in or register at **Caremark.com/startnow** for more information.

For medications taken for complex conditions (such as rheumatoid arthritis, hepatitis or cancer): Our specialty pharmacy can help. Visit **CVSspecialty.com** to get started.



To learn more about your benefits, register at **Caremark.com/startnow**

- Find network pharmacies
- Check drug costs and find lower-cost alternatives
- Refill medications and check order status
- See your prescription history



Be sure to register at Caremark.com/startnow

Registration not required for coverage.

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Here's an overview of your CVS Caremark benefits.

For questions about your prescription plan or costs, visit [Caremark.com](https://www.caremark.com) or call the number on the back of your card.

	Short-Term Medicines CVS Caremark Retail Pharmacy Network (Up to a 30-day supply)	Long-Term Medicines CVS Caremark Mail Service Pharmacy Up to a 90-day supply)
Generic Medicines Always ask your doctor if there's a generic option available. It could save you money.	20% (\$10 min / \$75 max) for a generic medicine	20% (\$10 min / \$75 max) 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.	20% (\$15 min / \$75 max) for a preferred brand-name medicine	20% (\$15 min / \$75 max) for a preferred brand-name medicine
Non-Preferred Brand-Name Medicines Drugs that aren't on your plan's preferred list will cost more.	20% (\$15 min / \$75 max) for a non-preferred brand-name medicine	20% (\$15 min / \$75 max) for a non-preferred brand-name medicine

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 brand copayment.

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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. Plan Member Rights and Responsibilities can be found at [Caremark.com](https://www.caremark.com).
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Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

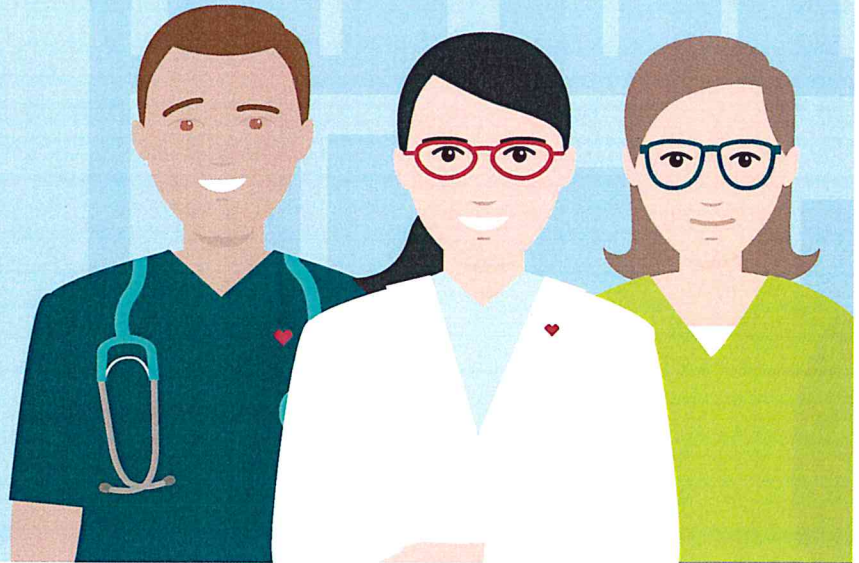
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CVS Specialty®

More than medication



If you have a complex or chronic condition (such as rheumatoid arthritis, multiple sclerosis or psoriasis) then you need a specialty pharmacy, one that offers more than just medication. That's CVS Specialty. We're specialists in medications that treat your condition and that expertise allows us to get you the medication you need, along with personalized, clinical support.

Specialized support

You'll have a dedicated CareTeam led by a pharmacist and nurse who are specialists in your condition. They can help with everything from getting started and managing side effects to injection training or finding financial assistance. This support is what will help you safely and effectively stay on track with your therapy.

Convenient choices

We're the only specialty pharmacy that lets you choose how you get your medication:

You can pick it up at any CVS Pharmacy (including those inside Target stores).

- OR -

Have it delivered by mail anywhere that's convenient – even your doctor's office.

Digital tools

You'll be able to manage your medications and more at **CVSSpecialty.com** and with the **CVS Specialty mobile app**.

- Order refills and track orders
- Set medication and treatment reminders
- Securely message your CareTeam
- Manage payments

Get started with CVS Specialty

Online

Visit **CVSSpecialty.com/enroll**

- OR -

By phone

Call us at 1-800-237-2767

To learn more, visit CVSSpecialty.com.