

# UA CHOICE

## 2008 PRESCRIPTION DRUG CHANGES

### WATCH FOR YOUR NEW ID CARD – THE KEY TO PRESCRIPTION DRUG SAVINGS

Your new **Caremark Prescription Drug Card** will be mailed to your home in July. This card is separate from your medical ID card, and it's important to show this card to any pharmacies where you have prescriptions filled.

Most pharmacies will keep your **Caremark Prescription Drug Card** information on file. However, it's a good idea to take your card with you when having prescriptions filled at a retail pharmacy.

With the cost of healthcare on the rise it's easy to see why UA regularly reevaluates its benefit plans. We can't save you money at the gas pump, but your new **Caremark** prescription drug plan can help you save money at the pharmacy. This brochure provides useful information to help you get to know your new prescription drug plan.

### YOUR PRESCRIPTION DRUG PLAN: WHAT'S NEW FOR 2008

The following changes to your prescription drug plan are effective beginning July 1, 2008:

- All prescription drug benefits are now available through **Caremark**
- Prescription drug benefits are the same for all UA Choice Plans
- Copays for generic drugs are lower
- Mail-order prescriptions help you save money
- A new **Caremark Prescription Drug Card** will be sent to your home address

Why the changes? The University believes it's important to support your good health. We've introduced new prescription drug benefits through **Caremark** that help keep the cost of our plan reasonable, and ensure the most cost-effective prescription options for you. **PharmaCare**, your previous prescription benefit plan administrator, is now part of **Caremark**. You'll continue to receive the same quality and care you are used to.

As of July 1, 2008, prescription drug benefits are now the same for all UA Choice plans. So whether you're on the Deluxe, Standard or Economy medical plan, you will have the same three-tier copay for prescriptions. The amount of your copay depends on whether the drug is a **generic**, **preferred** or **non-preferred** drug. Learn more about drug types on page two.

For more information, visit the Caremark website at [www.caremark.com](http://www.caremark.com) or contact your local Human Resources office or Statewide Human Resources.



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*Many Traditions One Alaska*

# Welcome to Caremark!

Here are a few things you should know about your UA prescription drug benefits.

## ONE PLAN FITS ALL

No matter which UA Choice coverage level you elect (Deluxe, Standard or Economy), your new Caremark prescription drug benefits are the same.

## LOWER COPAYS FOR GENERIC DRUGS

With the new *Caremark* prescription drug plan you have low \$5 copays for generic drugs. The following chart highlights copay cost depending on whether the drug is a **generic**, **preferred** or **non-preferred** drug:

	Generic	Preferred Brand	Non-Preferred Brand
Network Pharmacy	\$5	\$20	\$35
Mail Service	\$10	\$40	\$70
Non-Network Pharmacy	Pay retail price at time of purchase; submit claim form to be reimbursed at negotiated price less appropriate copay.		

*Copays are for up to a 30 day supply at local retail pharmacy, and up to a 100 day supply with mail service*

To find out more information about prescription drug categories, you can download a copy of the Preferred Drug list online. Or, you can request one to be sent to you by calling the customer service number listed on your membership card.

## FIVE FACTS ABOUT GENERIC DRUGS

Generic drugs are cheaper than name brand drugs, but are they as safe and effective? The Food and Drug Administration (FDA) regulates these drugs to ensure that:

1. **Generics are just as effective as brand name drugs.** Generic drugs deliver the same amount of active ingredients in the same time frame as a brand name equivalent.
2. **Generics are just as safe as brand name drugs.** Since generic drugs contain the same active ingredients as the brand name counterpart, they are equally as safe and effective.
3. **Generics have no additional side effects.** There is no proven difference in side effects between generic and brand name drugs.
4. **Generics cost less.** Generic drugs cost less because manufacturers of generics don't have to spend the huge sums of money it takes to discover (and market) the new, original drug. The savings are passed on to you.

### Generic, Preferred & Non-preferred

Generic drugs contain the same medication as brand name drugs, but are less expensive. For this reason, you should consider **generic** drugs as your first option when you need a prescription filled.

If there is no generic available, there may be more than one brand name drug to treat a condition. Caremark lists certain brand name drugs as **preferred** drugs to help identify products that are clinically appropriate and cost-effective. You can view a list of Caremark preferred drugs at: [www.caremark.com](http://www.caremark.com) by logging in and clicking on "My Drug List" on the left navigation bar. Be sure to check this list from time to time as preferred drugs may change.

**Non-preferred brand** drugs are those which generally have equally effective and less costly generic equivalents and/or have more preferred-brand options.

If you are taking a non-preferred drug you may wish to talk to your doctor about switching to a preferred drug.

## SAVING WITH MAIL-ORDER PRESCRIPTIONS



If you take certain medications on an ongoing basis, you can save money and time by having those medications filled by *Caremark* Mail Service Pharmacy. By having your prescriptions filled through *Caremark* Mail Service Pharmacy, you are able to obtain up to a 100-day supply of your medication, which eliminates multiple trips to your local retail pharmacy and saves you money.

To get started, ask your doctor to write one prescription for up to a 30-day supply for immediate needs for your short-term medication to be filled at your local retail pharmacy, and a second prescription for your mail service pharmacy program for a 100-day supply of medication along with the appropriate number of refills for up to a year. You will need to get a new prescription each year.

Your prescription drug program allows you to obtain medications via your local retail pharmacy, *Caremark* Mail Service Pharmacy for mail service, and *Caremark* Specialty Pharmacy for filling your specialty medications.

### ACTION REQUIRED

#### SHOW YOUR NEW *CAREMARK* PRESCRIPTION DRUG CARD

Watch the mail for the key to unlocking prescription drug savings! Your new ***Caremark* Prescription Drug card** was sent to your home address, and you will need to present this card to your pharmacist when filling prescription after June 30, 2008.

Don't  
Forget!

The ***Caremark* Prescription Drug Card** is separate from your medical ID card and in order to receive prescription drug benefits, you must present your ***Caremark* Prescription Drug Card**.

Most pharmacies will keep your ***Caremark* Prescription Drug Card** information on file after the first time you use it. However, it's a good idea to keep your card handy any time you are getting a prescription filled in case your information was misplaced.

## CAREMARK Prescription Drug FAQ

### **What if I lose my card or didn't receive one?**

Log in to Caremark.com, click on the "Prescriptions & Coverage" tab, then select Print Forms & ID Card from the menu on the left side of your screen. For a replacement card, you can e-mail Customer Care at [customerservice@caremark.com](mailto:customerservice@caremark.com), or contact them via the toll-free number, (800) 596-2178.

### **Is my pharmacy in the Caremark network?**

For a list of Caremark participating pharmacies in your area, log in to Caremark.com, click on the "Prescriptions & Coverage" tab, and select Find Local Pharmacy from the menu on the left side of your screen.

### **Can I transfer a prescription from a non-participating to participating pharmacy?**

If you have an existing prescription at a non-participating pharmacy with refills remaining, you can ask your new pharmacy to transfer the prescription for you. Take your prescription with you to the pharmacy so they can reference the information on the bottle.

### **Why should I use the Mail Service Program for my prescriptions?**

The Caremark Mail Service Program provides a convenient and cost-effective way for you to order up to a 100-day supply of maintenance or long-term medication for direct delivery to your home. By using your mail service program, you make fewer trips to the pharmacy and save money on your prescriptions.

### **What is a maintenance medicine?**

A maintenance medicine is one that must be taken on a regular basis for chronic conditions. You can save money on these medicines by using your Caremark Mail Service pharmacy benefit.

### **When will my mail-order prescriptions arrive?**

You can typically expect to receive your prescription within 10 to 14 days from the date you place your order.

### **Should I give my doctor a copy of my Preferred/Primary Drug List from Caremark?**

Yes, please provide your doctor with a copy of the Caremark Preferred/Primary Drug List (Formulary) to keep in your medical file or have the Preferred/Primary Drug List brochure available when you or a family member visits the doctor. That way your doctor can ensure you are receiving the most effective and cost-effective treatment.

### **Is my particular medicine covered under my plan?**

To find out whether a medicine is on the Caremark Preferred Drug List, log in to Caremark.com, click on the "Prescriptions & Coverage" tab, and select My Drug List from the menu on the left side of your screen.

## **ADDITIONAL QUESTIONS?**

If you have any further questions or are looking for clarification on any information in the brochure, please do not hesitate to simply log in to [www.caremark.com](http://www.caremark.com) or contact your local Human Resources office or Statewide Human Resources.