



Prescription Benefits At-A-Glance

Standard PPO Option

Welcome to your prescription benefit administered by Caremark. This Caremark prescription benefit option is designed to bring you quality pharmacy care that will help you save money.

The information below is a brief synopsis of your prescription benefits as well as some frequently asked questions about the Caremark prescription benefit program. Caremark and the **State of Florida Employees' Standard PPO Option** are confident you will be pleased with your prescription benefit program.

	RETAIL PROGRAM	MAIL SERVICE PROGRAM
When to Use Your Benefit:	For immediate medicine needs or short-term medicines	For maintenance or long-term medicines
How to Fill a Prescription: Always ask for generics and/or consult the State of Florida Preferred Drug List.	You can use your prescription benefit at more than 62,000 Caremark participating retail pharmacies nationwide, including various independent community pharmacies. To locate a Caremark participating retail pharmacy in your area, go to www.caremark.com and use the "Find a Local Pharmacy" search or call Caremark Customer Care toll-free at 1-800-378-4408 .	Simply mail your original prescription along with the mail service order form to Caremark. Your medicines will be sent directly to your home.
Cost to You:	<ul style="list-style-type: none"> • \$10 for each generic medicine • \$25 for each preferred brand name* medicine on the preferred drug list • \$40 for each non-preferred brand name* medicine not on the preferred drug list 	<ul style="list-style-type: none"> • \$20 for each generic medicine • \$50 for each preferred brand name* medicine on the preferred drug list • \$80 for each non-preferred brand name* medicine not on the preferred drug list
Day Supply Limit:	Up to a 30-day supply	Up to a 90-day supply
Deductible:	Not Applicable	Not Applicable
Maximum Out-of-Pocket:	Not Applicable	Not Applicable
Lifetime Maximum:	Not Applicable	Not Applicable
Caremark Customer Care:	Call toll-free 1-800-378-4408 or visit www.caremark.com	

* When a generic is available, but the pharmacy dispenses the brand name medicine for any reason other than physician indicates "dispense as written," you will pay the difference between the brand name medicine and the generic plus the **brand** co-payment[†].

Your privacy is important to us. All our employees are trained regarding the appropriate way to handle your private health information.

FAQ: Frequently Asked Questions

How Your Prescription Benefits Work: Standard PPO Option

ABOUT THE RETAIL PROGRAM

Q. Can I receive additional ID cards?

A. Additional ID cards may be obtained by contacting Caremark Customer Care toll-free at **1-800-378-4408**.

Q. May I obtain my medicine from a non-participating pharmacy?

A. In most instances, you will not need to visit a non-participating pharmacy because there are over 62,000 participating pharmacies in the Caremark program. When you choose to go to a non-participating pharmacy, you will pay 100 percent of the prescription price. You may then submit a paper claim form, along with the original prescription receipt(s), to Caremark for reimbursement of covered expenses.

Q. How do I switch my prescription from a non-participating retail pharmacy to a Caremark participating retail pharmacy?

A. Go to a Caremark participating retail pharmacy and tell the pharmacist where your prescription is currently on file. The pharmacist will contact the pharmacy and make the transfer for you. To find a nearby Caremark participating retail pharmacy, call Caremark Customer Care toll-free at **1-800-378-4408** or use the "Find a Local Pharmacy" search on **www.caremark.com**.

Q. When should I use a retail pharmacy instead of the Caremark Mail Service Program?

A. You should use the retail pharmacy for your immediate and short-term medicine needs. Use the mail service program for your long-term maintenance medicines.

ABOUT THE MAIL SERVICE PROGRAM

Q. Why should I use the Caremark Mail Service Program for my prescriptions?

A. The Caremark Mail Service Program provides a convenient and cost-effective way for you to order up to a 90-day supply of maintenance or long-term medicine for direct delivery to your home with free standard shipping. By using your mail service program you minimize trips to the pharmacy while saving money on your prescriptions.

Q. How long does it take for my prescriptions to arrive by mail?

A. You can expect to receive your prescription approximately 10 to 14 calendar days after Caremark receives your order.

Q. How do I check on the status of my order?

A. You can check your refill order status at **www.caremark.com** or by dialing the Caremark toll-free number, **1-800-378-4408**.

Q. How should I ask my doctor to write my prescription to receive the maximum benefit from the Caremark Mail Service Program?

A. Remind your doctor to write for up to a "90-day supply plus refills", when clinically appropriate, for maintenance medicines that are purchased through the Caremark Mail Service Program. Caremark must fill your prescription for the exact quantity of medicine that your doctor prescribes, up to your plan design limit. When you need to take your maintenance medicine right away, ask your doctor for two prescriptions – one for up to a 30-day supply and one for up to a 90-day supply, with refills when clinically appropriate. Have the short-term supply filled at a Caremark participating retail pharmacy for immediate use and send the 90-day supply prescription to the Caremark Mail Service Pharmacy.

ABOUT THE STATE OF FLORIDA PREFERRED DRUG LIST

Q. What is a preferred drug list?

A. A preferred drug list is a list of preferred prescription medicines that have been chosen because of their clinical effectiveness and safety. This list is typically updated every three months. The preferred drug list promotes the use of preferred brand name medicines and generic medicines whenever possible. Generic medicines are therapeutically equivalent to brand name medicines and must be approved by the U.S. Food and Drug Administration for safety and effectiveness. Generic medicines also cost much less than brand name medicines.

Q. Where can I obtain a preferred drug list brochure?

A. You can obtain a preferred drug list brochure by either accessing **www.caremark.com** or by contacting Caremark Customer Care toll-free at **1-800-378-4408**. To save money, have your doctor prescribe a generic or preferred brand name medicine from the State of Florida Preferred Drug List. You may want to take it with you when you visit your doctor for a prescription.

[†] Co-payment, co-insurance or co-pay 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.