

# 2021 Caremark Spotlight FAQ's

### **Customer Support**

(Hover over each logo below to access website)

# **CVS** caremark<sup>®</sup>Customer support: 1.800.318.2572

HEALTH NAVIGATOR 1.866.611.8005



**CareCompass** - Pharmacy page has all the Pharmacy benefit information, including the in-network pharmacy tool, formulary listing, benefit details and coverage exception forms.

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#### **General Pharmacy Benefits**

#### Where do we get the form to fill out for the non-generic drug and how does this work?

For this form, go to <u>https://carecompass.ct.gov</u>, click on the Pharmacy tab at the top and select the **Coverage Except Request** Form on the right side of the page. Your provider must complete this form and send it to CVS for approval. To be sure the request has been approved, contact Caremark customer service (1.800.318.2572) before going to your pharmacy to pick up your prescription.

#### What do you do if you are out of state and are given a prescription where do you get it filled?

If you are filling a maintenance drug you may utilize any Maintenance Drug Network pharmacy which is nationwide. A full list of participating pharmacies can be found here: http://www.osc.ct.gov/empret/healthin/MDPN/index.html

#### Where can I find a list of prescription drugs?

Go to <u>https://carecompass.ct.gov</u> and click on the Pharmacy tab at the top. Click on the Performance drugs or maintenance drug list link on the right of this page.

What are the benefits are with going through CVS as opposed to another pharmacy? You will receive the same benefits regardless of what pharmacy you fill at, if it remains in the State of Connecticut Maintenance Drug Network

#### Who do we contact if we are being given information from Caremark that we believe is incorrect?

Contact your agency HR/payroll person with your question. They can get your answer or connect you with the best person to help you with your situation at the OSC.

#### Are prescription contacts or glasses covered at all?

Unfortunately, no. We do not have a comprehensive vision plan as part of our benefits package. Your Anthem plan does include some benefit under their Special Offers program for discounts.

If you are going to be out of state for an extended time (more than 1 month), is it possible to have your prescription filled early? A Vacation override may be approved based on the medication requirements. For any Vacation override requests, please contact Customer Care.

#### What if when I retire, I move to another state?

Your pharmacy benefits are unchanged when living out of state. The CVS Caremark pharmacy network is a very comprehensive nationwide network.

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#### Plan Coverage

#### Is a second booster for COVID-19 covered as recommended by the CDC for people over 60?

Yes, the second covid booster shot is covered for people over 50 years old as recommended by the CDC.

#### What are the changes from the previous prescription plan?

Except for where a drug may fall on the formulary, there are no changes to our current prescription plan.

#### Is prescription cost going up?

Our copay structure is not changing. You may experience a copay change based on where your prescription falls on the formulary.

#### Where do I find my Member ID?

If you are new to the plan, you will automatically receive a card in the mail. As of October 1, 2020, your single ID card from Anthem provides you coverage and services for both your medical and prescription benefits. You can download the Anthem Sydney app to download your card.

#### Where can I view the coverage information?

Go to <u>https://carecompass.ct.gov</u>, select your group, then click on the Pharmacy tab at the top of the page.

#### Where can we look up pharmacies in network?

Go to www.caremark.com

#### Are there max limits (annual or lifetime)?

No. Not on our plan.

Where is the best place to verify what you should be paying for a prescription and what time frame the prescription can be filled for (30days, 60 days)? Go to the <u>www.Caremak.com</u> or utilize the Caremark Mobile App. Members can also call into Caremark Customer Care (1.800.318.2572) for any questions.

How do you know what level a prescription is? The best way to find out where your prescription falls on the copay structure is to utilize the Drug Cost tool on <u>www.Caremark.com</u>

#### How does the drug program work once I retire?

It follows you! Retiree health prescription coverage is exactly as it is for active employees. You will continue your same CVS Caremark benefits until such time you are eligible for Medicare. At that time, you will transition to our UnitedHealthcare Medicare Advantage plan.

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### **Pharmacy / Prescriptions / Formulary**

**Please define difference in preferred and non-preferred prescriptions.** A preferred brand-name drug, also known as a formulary drug, is a medication that has been reviewed and approved by a group of physicians and pharmacists and has been selected by CVS Caremark for formulary inclusion based on its proven clinical and cost effectiveness. A non-preferred brand-name drug is a medication that has been reviewed by CVS Caremark, which determined that an alternative drug that is clinically equivalent and more cost effective may be available.

Why, after being a routine medication for years, has it now considered nonformulary? The formulary will update each quarter of the year. This is due to constant review on medications, cost effectiveness, etc.

#### How is the formulary created by Caremark and how often?

As new medications become available, and using the latest research, all medications are reviewed quarterly to determine their preferred or non-preferred classification.

#### Can a medication go from non-preferred to preferred without notification?

Not without notification. While drugs may move between classifications on the formulary, if you are already filling a prescription for a particular drug, you will be notified if that drug's classification will be changing.

**Is there a quality difference between a generic and brand name prescription?** Generic versions of brand medications contain the same active ingredients as their brand counterparts, thus offering the same clinical

value. The FDA requires generic drugs to be just as strong, pure and stable as brand-name drugs. They must also be of the same quality and manufactured to the same rigorous standards. These requirements assure generic drugs are as safe and effective as brand-name drugs.

Who monitors compatibility and possible interactions? Interactions and medication compatibility should be monitored by your doctor and pharmacist.

#### Can you explain procedures for refills of pain medications?

Pain medications Rx are filled in 30-day supplies through your provider and there is a 95% refill threshold. The FDA has limits on some pain medications.

Does the doctor or CVS determine the difference between maintenance and acute medication? For example, medicine that is taken every month but not every day (i.e., rescue medication for migraine) Neither! Medispan is responsible for making the determination on if a medication is considered Maintenance. Maintenance Drugs are sent to CVS Caremark and maintained by Medispan.

# If we have a RX that keeps getting denied because CVS keeps trying to fill with a generic, can we get it filled and pay the max of the \$40 non-generic version?

Yes. You will need to get the Coverage Exceptions Request form and have your doctor fill it out and send to CVS Caremark. Once approved, you would only be responsible for the \$40 copay. Forms are available on <a href="https://carecompass.ct.gov/pharmacy">https://carecompass.ct.gov/pharmacy</a> page.

Where can we find a list of vitamins that are covered? Some are covered; over-the-counter vitamins are not. Members should utilize Caremark.com or contact Customer Care for any questions regarding covered medications. We do not have a full list of all covered medications. Members may also refer to the Preferred Drug list.

**Is the pre-treatment for the colonoscopy (HEP requirement) covered? My pharmacy wanted to charge \$100!** Yes, it should be covered. Your friend should contact Caremark Customer Care (1.800.318.2572).

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### Maintenance Prescription Program /90-day Mail-order Prescriptions

#### Which pharmacies fill maintenance drugs prescriptions?

All CVS pharmacies are included in our Maintenance Drug Network. Note: Walgreens and Rite Aid pharmacy's do NOT cover Maintenance drugs for the State of CT plan; however, Stop and Shot pharmacies do.

#### Where can we look up maintenance drugs?

Go to <u>https://carecompass.ct.gov</u> and click on the Pharmacy tab at the top. The link to the list of maintenance drugs is on the right of this page.

What are the benefits of using a CVS Pharmacy as opposed to another pharmacy? You will receive the same benefits regardless of what pharmacy you fill at, if it remains in the State of Connecticut Maintenance Drug Network.

#### Will CVS continue free home delivery in the future?

CVS mail order is available to all our members with no shipping costs on any prescriptions.

#### Who do I contact when my maintenance drug is being filled less than the 90-day supply?

This could have to do with your Rx. To get help with this, contact our customer support center 1.800.318.2572. Also, the first time you fill a prescription in the maintenance prescription program, it will fill as a 30-day supply. After this has been established, it will fill at the 90-day supply going forward. This is a one-time occurrence.

**Can you explain the option to get medications packaged for daily doses?** This program is currently not offered to the State of Connecticut members as the program only allows medications to be filled in a 30-day supply. The State of Connecticut's plan design is to fill all Maintenance Medications in a 90-day supply.

#### My maintenance drugs have been free so far. Will they continue to be free?

If your maintenance drug is being utilized specific to one of the five HEP chronic conditions, and you are filling it with a generic drug, there is no-copay.

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### **Caremark Mobile App and Website Information**



#### How/where do we access the mobile app?

Look for the CVS Caremark App on the Google Play Store or Apple App Store.

#### How does the CVS app differ from the Caremark App?

They are two separate apps. The CVS app will provide you access to sale items/coupons and the pharmacy for refills. The CVS Caremark app is specific to your benefit plan and will provide you access available pharmacies and specific drug copays.

#### Can I use the CVS app to fill my prescriptions?

You can!

#### What is the difference between the Caremark App?

Your Caremark App is your prescription insurance where you can track RX, see ID care, see claims, etc. The CVS App is for retail store where you can extra care card and receipts from the store. We are all in the same family, but these Aps act differently.

#### Do your dependents need to set up their own Caremark App?

If dependents are under 18, you can add them to your account. If 18 or older, then they will need to set up their own account (as prescriptions and other personal information are access through this app).

Is there a reason that the Caremark site/Check Drug Cost tab frequently does not have the cost/co-pay of a particular medicine? The Check Drug Cost tool should have cost available for most medications unless the medication is not covered. For any specific inquiries about the digital sites, please contact Customer Care.

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# CVS Caremark<sup>®</sup> Discount Cards

# What is the difference between my CVS ExtraCare<sup>®</sup> (red) Card and the Caremark ExtraCare<sup>®</sup> (white) Health card?

The CVS ExtraCare<sup>®</sup> (red) card can be obtained by anyone using the retail store. The CVS HealthCare<sup>®</sup> (white) Card is only for plan members and their dependents. When not picking up a prescription drug you may enjoy a 20% discount on CVS brand health items within the CVS store. These two cards can be linked by contacting 1800 SHOPCVS, select the ExtraCare<sup>®</sup> department and ask them to link the cards for you.

#### How do we GET an ExtraCare® (white) Health card or a replacement card?

Simply contact CVS Caremark customer service at 1.800.318.2572

#### Do we have to pay a monthly fee for this ExtraCare® (white) Health card?

Our arranged 20% discount is free to our members.

#### Is GoodRx available to further discounts or cost?

No. GoodRx will not coordinate with our prescription drug plan.

#### **CVS Specialty Drug Program**

#### I use CVS Specialty for one of my meds - will there be any changes for that?

The formulary updates every quarter. You would be notified beforehand if your drug is scheduled to change formulary status.

#### Where can I check to see if my prescription is a Specialty drug?

Yes, members can register for the mail order pharmacy either by calling the customer care phone number (on the back of your card) or can also register online at the Caremark app or Caremark.com

#### How does PrudentRx work?

Every pharmacy plan member that has a Specialty drug prescription will be enrolled in the PrudentRx program. This program has no additional cost. It is designed to make your co-pay for your specialty drug \$0. In some cases, a pharmacy where you pick up your script may need to change, and a small number of medications will need to be changed to an approved alternative by your physician to get the \$0. If you are impacted by your pharmacy or drug formulary, you will receive a letter from Caremark if either of these apply to you.

# Can someone choose to opt out of PrudentRx and then choose to enroll in PrudentRx at another point if their specialty medications were to change?

Members can only opt out of the Prudent Rx program during Open Enrollment. Once opted out member remains opted out for the benefit year. Member can opt back in at the next open enrollment period. It is a free program to enroll, so the best course of action would be to remain in the Prudent program.

#### How do I sign up for a CVS has a delivery program?

The specialty drug list is on https://carecompass.ct.gov/state/pharmacy/ under "plan documents"

#### Are Migraine drugs considered specialty drug?

There are some medications for migraines that are considered specialty drugs; however, there are quite a few that are considered maintenance drugs.