

Prescription Drug Coverage

All health plan options have prescription drug coverage. CVS/Caremark manages the prescription benefits for KEHP, but you do not have to use a CVS pharmacy. Go to any in-network pharmacy that you choose and get a 30-day or 90-day supply of drugs! If you prefer to have your prescriptions delivered to your door, use the CVS/Caremark retail mail order program.

Sign up at caremark.com

Your drug coverage is limited to drugs on the Value Formulary. You can view both the condensed and detailed versions of the Value Formulary at kehpcy.gov or caremark.com. Some drugs are subject to prior authorization. An appeals process is available for drugs not covered under the Value Formulary or for drugs prescribed by a physician where usage or dosage is contrary to FDA approval. For specific questions about your prescriptions, contact CVS/Caremark at 866-601-6934.

You may want to share the formulary listing with your primary care physician or other providers.

Preventive Therapy Drug Benefit – Bypass Your Deductible (LivingWell CDHP or the LivingWell Basic CDHP Only)

If you have the LivingWell CDHP or the LivingWell Basic CDHP, you only have to pay for the co-insurance amount for medications on the Preventive Therapy Drug Benefit list without having to first meet your deductible. This list includes medications you need on a regular basis to prevent conditions, such as high blood pressure or high cholesterol. You can see the Preventive Therapy Drug Benefit list at kehpcy.gov.

PrudentRx

You may be able to save money on your specialty prescriptions. PrudentRx has collaborated with CVS Caremark® to offer a third-party (manufacturer) co-pay assistance program that may help save you money when you fill your prescription through the CVS Specialty network. CVS/Caremark and PrudentRx will work with you to obtain third-party co-pay assistance for your medication, if available.

Once you're enrolled in the PrudentRx program, you'll pay nothing out-of-pocket – that's right, \$0 – for medications on your plan's specialty drug list dispensed by a pharmacy in the CVS Specialty network.

Your enrollment in the program will be started automatically, but some additional steps may be required, such as signing up for a manufacturer's co-pay assistance program. You can choose to opt out at any time, but if you do opt out, a 30% co-insurance will apply to your specialty medications.

HEALTH ACTION

CVS/Caremark has a Check Drug and Cost Coverage tool that is helpful in comparing the cost of drugs at nearby pharmacies. The lower the cost of the drug, the less you will pay in co-insurance (except for the LivingWell PPO plan, which offers a fixed co-pay for prescription drugs). Sign in at caremark.com, select Plan & Benefits, and choose Check Drug and Cost Coverage.