

## **YOUR BENEFITS GUIDE – HOW TO SAVE MONEY ON PRESCRIPTION DRUGS**

### **4. How to save money on prescription drugs**

By enrolling in the Electric Boat Retiree Medical and Prescription Drug Plan, you get us as a resource and advocate throughout the year.

One of the many services we provide is helping you determine what the copays are for the drugs you are taking and providing you a list of preferred generic and brand alternatives that you can share with your doctor. If you are seeking a lower copayment and there is a preferred brand or generic that your physician believes would be medically appropriate, then at least you have the option of making a change and lowering your costs.

#### **Lowering the cost of your brand name medications**

In our effort to help find ways to help you save money on prescription drugs, we have reviewed some of the more frequently dispensed brand medications to determine lower cost alternatives that Electric Boat retirees and spouses may be able to take in order to achieve a cost savings.

You will find on pages to follow in this benefit guide, a list of brand name drugs that fall in either Tier 2 or Tier 3 in the Electric Boat Prescription Drug Formulary where lower tier alternatives exist in that same therapeutic class. You can share this information with your physician to determine whether or not trying a lower cost alternative would compromise your health in any way. Some of you taking one of these medications may have already tried the alternatives listed and they were not effective or adversely affected you in some way. This is simply an analysis we decided to perform this year solely on the basis of trying to find ways to reduce your prescription drug expenses.

#### **Lowering the cost of your generic medications**

Updated for 2010, we are providing you with a list of the top 100 generics most frequently taken by Electric Boat retirees and spouses. This chart illustrates ways to save money on generic medications.

Many of you are aware of retail pharmacy generic drug programs available throughout the country at some of the major pharmacy chains. These programs allow consumers to purchase 400 or more commonly prescribed generic medications for a cost as low as \$4 for a 30 day supply and \$10 for a 90 day supply.

The list of most commonly prescribed generics indicates which of these medications can be purchased through retail generic drug programs at the following retail pharmacies:

- Walmart
- Target
- Stop & Shop
- CVS
- Rite Aid

We are hoping that at least one of these pharmacies is conveniently located in your area and you are able to take advantage of this cost savings opportunity. This list is not inclusive of all generics available through these retail generic drug programs. If your generic medication does not appear on this list, it does not mean that it is not available through one of the programs. You will need to refer to the retail pharmacy directly or contact our office for assistance in determining whether or not your generic drug medications are available through one of these retail generic drug programs.

## **Getting your prescriptions through the mail order program**

Another way to reduce your prescription drug expenses is to utilize the mail order program through CVS Caremark. Roughly 33% of the prescriptions dispensed to Electric Boat retirees and spouses are filled through the mail order program. Retirees and spouses enjoy cost savings by ordering medications through the mail order program as they save one copay every three months – four monthly copays per year – on each medication.

For example, in 2010, Lipitor is a Tier 2 brand medication. If you purchase Lipitor every month through your retail pharmacy, you will pay \$40 for a 30 day supply. Under the program, you are able to fill a 90 day supply of Lipitor at your retail pharmacy or you are able to purchase 30 days once every month. For a 90 day supply of Lipitor at your retail pharmacy, you will pay \$120. **For a 90 day supply of Lipitor through the CVS Caremark mail order program, you will pay \$80 – a \$40 savings over retail for that 90 day supply. This amounts to a \$160 annual savings for that one medication.**

In addition to the cost savings benefit of using the mail order program, you will also enjoy the convenience of having your prescription medications delivered directly to your home, saving you time and trips to the retail pharmacy.

## **Getting started in the CVS Caremark mail order program**

You should allow at least two weeks for your first prescription order through the CVS Caremark mail order program. Refills generally take less than one week to arrive.

You will need your physician to write a prescription for each medication for the maximum days supply which is 3 months or 90 days and your physician should indicate that the prescription is valid for 3 refills (if appropriate). This will be valid for a period of one year or four orders through the mail order program.

You will need to complete the CVS Caremark Mail Order Form. You can get this mail order form by contacting Beacon Retiree Benefits Group, and we will mail the form to you, printing it from our website at [www.BeaconMedicare.com](http://www.BeaconMedicare.com) or printing it from [www.healthnet.com](http://www.healthnet.com) .

## **Filling out the CVS Caremark mail order form**

Follow these five easy steps to fill out your mail order form:

**Step 1 – Health Net ID Number** – Fill in your ID number from your Health Net ID card. (Your refill order forms will have your ID number pre-printed on the order form)

**Step 2 – Address** – Fill in your complete address. Be sure to fill in the oval if the address listed is a one-time address. Many members do need to have prescriptions mailed to a variety of different addresses as many spend a good amount of time away from their primary home.

### **Step 3 – Prescription information**

It is best to use a separate order form for each member of your household. Retirees and spouses covered under the Electric Boat Retiree Prescription Drug Plan have different Health Net ID numbers.

You will need to provide the following information:

- If you would like your order to include easy open caps, please indicate. Otherwise child-safe caps are typically used.
- Be sure to completely fill out your physician's name and telephone number in case CVS Caremark needs to contact your physician with questions.
- Fill in the ovals under "Allergies" if you are allergic to any drugs or foods. If you do not see the allergy listed, fill in the "Other" oval and write in the allergy.
- Fill in the ovals if you have any health conditions. If you do not see your health condition listed, fill in the "Other" oval and write in the health condition.

**Step 4 – Method of payment** - Fill in the appropriate oval for your method of payment. If you are paying by check or money order; please write your Health Net ID number on the check. If you are paying by credit card, be sure to include your signature. Payment by credit card is the preferred method of payment. CVS Caremark accepts VISA, Mastercard, Discover and American Express.

### **Step 5 – Enclose your prescriptions**

Make sure you enclose the original prescription(s) you receive from your doctor.

**That's It!!** Simply mail your order form along with your prescription(s) and payment (if check/money order) in the envelope provided or if you are using your own envelope, to the address listed on the Caremark mail order form. If you are using the window envelope provided by CVS Caremark, be sure to fold the order form so that the address shows through the window of the envelope.

## Three ways to refill your CVS Caremark mail order

Once you are set up properly, it becomes even easier to order your refills.

- **Online** – You can request your mail order refills at [www.healthnet.com](http://www.healthnet.com). Register online to receive refill reminders, informative newsletters and other important alerts. Have your Health Net ID number ready to register.
- **By Phone** – Call the toll-free Caremark Customer Service phone number at 1-888-624-1139 (TTY 1-866-236-1069) for a fully automated refill service. Have your Health Net ID number ready.
- **By Mail** – You will receive an order form with every prescription order. Simply fill in the ovals for the prescriptions you want to refill. If you need to refill a medication that is not listed, write the prescription number(s) in the space provided. Send the order form to Caremark and enclose your payment.

As always, we are here to help you in any way we can. If we can help guide you through this process to make it easier, please do not hesitate to call on us to do so.

It is important to us that we help you find ways to save money on your prescription drugs. We hope that you find this section of the benefits guide helpful to you in your mission to reduce your prescription drug expenses.