



Time to learn about Caremark.

A new Pharmacy Benefits Manager for HealthSelect



If you are a member of Health-SelectSM of Texas, Caremark will replace Medco as your Health-Select Pharmacy Benefits Manager (PBM) on September 1. ERS is working with both Caremark and Medco to make this change go smoothly for you.

Your drug copayments, deductible, and covered drug list (formulary) won't change. Plus, you can still get your prescriptions from your local pharmacy, or mail order.

What you need to know about this change:

- Two new HealthSelect cards will be sent to your home: a medical card from Blue Cross and Blue Shield to show at your doctor's office and a prescription drug card from Caremark to show at your pharmacy.
- You can still go to your local pharmacy. You will need to show your new prescription drug ID card to your pharmacist so you pay the right amount.

- You will continue to fill any new or mail order refill prescriptions with Medco through August 31. Caremark will start filling mail service prescriptions on September 1.
- Your refill information will transfer from Medco to Caremark on September 1 if there are remaining refills on your prescription.

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TIME TO TAKE ACTION

- Two new ID cards will be mailed to you—a medical card from Blue Cross and Blue Shield and a prescription drug card from Caremark.
- You can still go to your local pharmacy. Show your new prescription drug ID card to your pharmacist.
- Use Medco to fill mail order prescriptions through August 31. On September 1, Caremark will start filling mail service prescriptions.

For example, your doctor prescribes you a new medication in July. Your doctor writes you the initial prescription, plus three 90-day refills. You order the first 90-day supply through Medco's mail order service. That leaves you with three refills that would transfer to Caremark on September 1. To order those refills, you would need to contact Caremark since Medco will no longer have your refill information.

- Your drug card comes in a welcome kit with more information, including the telephone number for Caremark's San Antonio customer service center dedicated to HealthSelect participants.

The following are some frequently asked questions about the change to Caremark.

Pharmacy Benefits Manager

Who is the new Pharmacy Benefits Manager (PBM) for HealthSelect?

As of September 1, 2008, Caremark will be the new PBM.

What does a PBM do?

A PBM processes and pays prescription drug claims. A PBM also negotiates the best possible prices with drug manufacturers and retail pharmacies in order to reduce costs for the plan and you.

Why did ERS change the PBM?

ERS chose to re-bid this contract to see if we could lower program costs. We are working to protect your benefits and keep your out-of-pocket costs as low as possible. The new contract with Caremark will save nearly \$265 million over the next four years. These projected savings helped us to keep your HealthSelect medical and drug benefits the same, with no premium increase for Plan Year 2009.

Why did ERS select Caremark?

Caremark offered the best overall value to the GBP with a combination of quality services and innovative programs at a highly competitive price.

Moving from Medco to Caremark

Will my prescription history from Medco be transferred to Caremark?

Yes.

Will my prescriptions stay in the same tier and category so my copayment stays the same?

Caremark has a drug list (formulary) specific to them. Some prescriptions may change categories and/or tiers. If you currently take medications that move into a category or tier that results in a higher copayment, your copayment will be grandfathered. You will continue to pay the same copayment for these medications as you do now through August 31, 2009, provided there is no change in your prescription. Beginning September 1, 2009, your copayment for these medications may change.

Even though every effort has been made for a smooth transition, there may be an occasion when specific drugs will not be on the Caremark drug list. This could mean that you pay a higher out-of-pocket cost.

What do I do with a new prescription after September 1, 2008?

You can use a retail pharmacy or Caremark's mail service pharmacy to have your prescription filled.

Can I still go to my current pharmacy?

Yes. The retail pharmacy network will be the same.

Can I send my refill in to Caremark before September 1?

No. Caremark will not start filling prescriptions until September 1. Do not send your prescription to

Caremark prior to September 1 as the prescription will be forwarded to Medco and will delay the arrival of your medication.

Caremark

What is the relationship between Caremark and CVS?

They are both wholly owned subsidiaries of their Parent company CVS/Caremark, Inc. You can continue to use the pharmacy of your choice. Using a retail pharmacy in the Caremark network allows you to receive the highest level of benefits.

Will I have to use a CVS Pharmacy for my prescriptions?

No. You do not have to use a CVS Pharmacy for your prescriptions. You may use any of the more than 62,000 retail pharmacies in the Caremark network or the Caremark Mail Service.

Will I have to get a new health care card? If so, when will I receive it?

You will get a new HealthSelect card as well as a new prescription drug card from Caremark. If you make no changes to your HealthSelect coverage during Summer Enrollment, you will get your new cards prior to September 1, 2008.

ERS Customer Service

will extend our phone hours to better serve you.

July 14-August 22:

Monday-Friday,

7:30 a.m. to 7 p.m.

Saturdays on:

July 19 & 26, August 2, 9, & 16

9 a.m.-1 p.m.

(512) 867-7711 in Austin/
toll-free (877) 275-4377

If you make changes to your HealthSelect coverage during Summer Enrollment, you should get your cards in early September.

Will Caremark take over pharmacy benefits for all health carriers or just HealthSelect?

Caremark will provide prescription drug services for HealthSelect only.

Will there be a new drug list?

Yes, each PBM has a drug list that is specific to their organization. Caremark's drug list is posted on the Summer Enrollment page of the ERS website at www.ers.state.tx.us.

Does Caremark have a website?

Caremark's website is www.caremark.com/ers. The Caremark website will be available for general information starting July 14.

Do I need any forms for Caremark?

If you use a pharmacy outside the Caremark network, you will need to pay the total retail price for your prescription and then submit a **Prescription Drug Claim Form** along with an original prescription receipt to Caremark for reimbursement of covered expenses.

If you have a new mail service prescription, complete a **Mail Service Form** and send it to Caremark, along with your original prescription(s) and the appropriate copayment starting September 1, 2008. Be sure to include your original prescription, not a photocopy.

Caremark forms will be available on the Caremark website at www.caremark.com/ers or by calling Caremark customer service at (888) 886-8490. The forms will also be posted on the ERS website at www.ers.state.tx.us.

Will I have to get new prescriptions from my doctor?

Two types of mail service prescriptions (compounded medications

and controlled substances) will not transfer. If you plan to keep going to your local pharmacy for your compounded medication, you don't need to get a new prescription if you have refills remaining. A new prescription is always required for controlled substances, whether you fill them with mail order service or at your local pharmacy.

TexFlex*

Will Caremark share information with PayFlex so I don't receive receipt requests when I use my PayFlex™ Debit Card?

Yes. If you use your PayFlex™ Debit Card to pay for your prescriptions, in most instances PayFlex will not ask for a copy of your receipt.

Will the TexFlex program debit card work with Caremark?

Yes. You can pay for your prescription medications through mail service or at your local retail pharmacy with your PayFlex™ Debit Card. Your payment information on file with Medco will not transfer to Caremark. You will need to provide Caremark your debit card information.

** TexFlex is available to active employees and return-to-work retirees who enroll in active benefits.*

Caremark's customer service number

Caremark will operate a customer service center in San Antonio dedicated to HealthSelect members. Caremark's toll-free customer service number is (888) 886-8490. Customer service will be available for general inquiries starting July 14.

Copayments

Will the copayment structure stay the same?

Yes. The current copayment structure, the three drug tiers, and drug categories stay the same for Plan Year 2009. See chart below.

Where can I see Caremark's drug list?

Caremark's drug list is posted on the Summer Enrollment page of the ERS website at www.ers.state.tx.us. Starting July 14, 2008, Caremark's drug list will be on their website at www.caremark.com/ers.

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	Tier 1	Tier 2	Tier 3
Deductible	\$50 per person per plan year		
Retail pharmacy non-maintenance drugs	\$10 up to a 30-day supply	\$25 up to a 30-day supply	\$40 up to a 30-day supply
Retail pharmacy maintenance drugs	\$15 up to a 30-day supply	\$35 up to a 30-day supply	\$55 up to a 30-day supply
Home delivery (mail order)	\$30 up to a 90-day supply	\$75 up to a 90-day supply	\$120 up to a 90-day supply

If you purchase a brand-name drug when a generic alternative is available (regardless of the reason), you will pay your generic copayment plus the cost difference between the brand-name and the generic drug.

How do I know if a drug I currently take is covered in the Caremark drug list?

Most medications on the Medco drug list are on the Caremark drug list. For the first year, Caremark's list will mirror the current Medco list. If you currently take a medication that through Caremark is in a category or tier with a higher copayment than Medco, your existing prescription copayment will be grandfathered in. You will continue to pay the same copayment for those medications as you do now through August 31, 2009. This applies as long as there is no change to your prescription. Beginning September 1, 2009, your copayment may change.

To check the cost of a specific medication, visit Caremark's website or call Caremark customer service at (888) 886-8490 after July 14. If you are being grandfathered into a lower copayment, the website will not reflect that lower copayment.

Will I still have to pay the \$50 per person per plan year deductible?

Yes. September 1 of every year there is a \$50 per person per plan year deductible.

Mail service

Does Caremark have a mail order service?

Yes. Caremark has a mail service pharmacy located in San Antonio.

Will I save money by using mail service?

Yes. If you get your maintenance medications through mail service, you do not have to pay a retail maintenance fee.

Will I have to resubmit my mail service prescriptions to Caremark?

In most cases, your existing mail service prescription refills will automatically transfer to Caremark's mail service facility in San Antonio. When you are ready to refill your prescription, you can call Caremark or go online to order the refill.

Two types of mail service prescriptions will not transfer from one mail service pharmacy to another. These are compounded medications and controlled substances. If you plan to keep going to your local retail pharmacy, and you have refills remaining for your compounded medication, you don't need to get a new prescription. A new prescription is always required for controlled substances, whether you fill them with mail service or at your local pharmacy.

If I currently order prescriptions online, how will my mail service prescriptions work?

The process will be similar to the current process with Medco. Caremark will have customer service representatives available at (888) 886-8490 to ensure each participant understands the online process.