



THE UNIVERSITY OF  
**CHICAGO**

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## Your 2021 Retiree Prescription Benefits

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Casey Garcia and Lucas  
Herchenbach

 **CVS** caremark®

Thank you for joining the call  
The meeting will begin at  
Noon





# Today's Agenda

**Who we are**

**How we'll make getting your prescription benefits easy**

**Pre-65 pharmacy benefits**

**Post 65 Medicare eligible pharmacy benefits**

**Important pharmacy terms**

**How to contact us**

**Questions**





**Hi, we're CVS Caremark.**  
**We manage your  
prescription plan.**

## **CVS Caremark**

makes sure you have access to affordable medication – when and where you need it

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**You've probably heard of:**

**CVS Pharmacy**

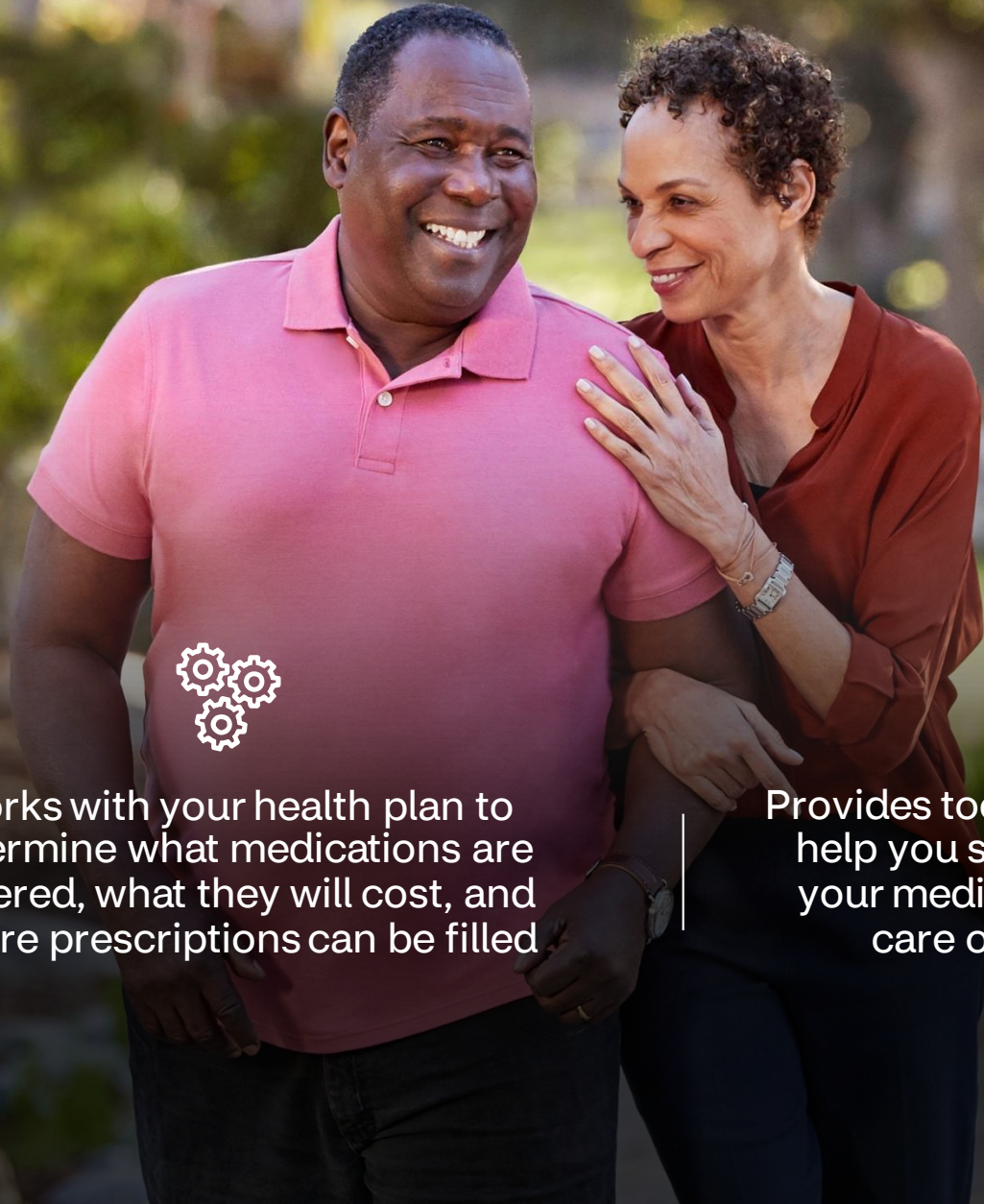
**MinuteClinic**

**CVS HealthHUB**

We're all part of the CVS Health family, working together to help you on your path to better health



# The CVS Caremark focus



Manages your prescription benefit plan like your health insurance company manages your health benefits



Works with your health plan to determine what medications are covered, what they will cost, and where prescriptions can be filled



Provides tools and services to help you stay on track with your medications and take care of your health



# Everything you need to manage your medications anytime, anywhere

## Caremark.com and the CVS Caremark App



**Review**  
your plan  
details



**Check medication**  
costs and find  
ways to save



**Find in-network**  
**pharmacies** or start  
delivery by mail



**Order mail service**  
**refills** and track  
shipments



**View history**  
of your  
prescriptions



**Set alerts and**  
**reminders** to help  
you stay on track

**Once you're registered, download the CVS Caremark App from your preferred app store to manage your medications on your smart phone**





## 2021 PRESCRIPTION BENEFITS

# CVS Maintenance Choice

**With Maintenance Choice**, medications you take regularly (such as diabetes, asthma or high blood pressure medications) can be filled in 90-day supplies at CVS Pharmacy or through CVS Caremark Mail Service Pharmacy at the mail order copays.



You can choose pickup or Rx delivery by mail – either way, the cost is the same



90-day supplies are more convenient and usually cost less



If you fill prescriptions for medications taken regularly at any other pharmacy, or in under 90-day supplies, you will pay more

**Need to transfer your prescription?**  
**Visit [Caremark.com/MoveMyMeds](https://www.caremark.com/movemy meds)**





## ACA Preventive Drug List

For some medications, you pay \$0

### 2021 PRESCRIPTION BENEFITS

# The Affordable Care Act (ACA) Preventive Drug List includes:

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**Certain medications**, supplements or products to:

- ✓ Prevent certain health conditions
- ✓ Help you quit smoking or using tobacco
- ✓ Prepare for certain health screenings in adults

**Vaccines and immunizations** to prevent certain illnesses in infants, children and adults

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Find the full list at [Caremark.com](https://www.caremark.com)



# Convenient, no-cost vaccinations

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The CDC recommends a yearly flu  
vaccination for all adults

## Your plan offers

- ✓ No-cost flu vaccinations
  - ✓ A vaccination network of more than 68,000 pharmacies nationwide – no appointment or doctor's office visit required
- 







**SilverScript Employer Prescription Drug Plan for  
University of Chicago Medicare Eligible retirees**



# Medicare Eligible Retirees: 2021 Copays

There are no changes to your copays in 2021

	<b>Retail Pharmacy (31-Day Supply)</b>	<b>SilverScript Home Delivery Mail Order Pharmacy/Maintenance Choice (Including DCAM) (90-Day Supply)</b>	<b>Retail Pharmacy (Non-CVS Pharmacies) (90-Day Supply)</b>
Generics	You pay \$10	You pay \$20	You pay \$30
Preferred Brands	You pay \$30	You pay \$60	You pay \$90
Non-Preferred Brands	You pay \$50	You pay \$100	You pay \$150
Specialty	You pay \$75	You pay \$150	You pay \$225



# Medicare Eligible Plan Changes

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## What you need to know

### What will my Welcome Kit look like?

Once you have been enrolled in SilverScript, you will receive two mailings. The first will be your enrollment confirmation letter with ID card. Shortly after, you'll receive a second mailing, your Welcome Kit. The Welcome Kit includes the Abridged Formulary, Pharmacy Directory, Evidence of Coverage (EOC), and a mail order form.

### Will I need to change my retail pharmacy?

Medicare eligible Retirees can get a 30-day or a 90-day prescription at any network pharmacy including DCAM Pharmacy. However, you will pay lower copays if you get a 90-day supply at a CVS, CVS Target, Long's, mail-order pharmacy, or DCAM.

If you would like to move to a 90 day supply, please reach out to your doctor or contact SilverScript Customer Care at: **833-958-2658**

### Will I need to get all new mail order prescriptions?

Express Scripts (ESI) will transfer most mail order and specialty pharmacy prescriptions to SilverScript. ESI cannot transfer prescriptions with no refills, expired prescriptions, or prescriptions for controlled medications. If you need to transfer a prescription or are concerned about your prescriptions you can contact SilverScript by calling the number on the back of your card at **833-958-2658**, or by visiting :

**Caremark.com/MoveMyMeds**



# SilverScript ID Card

Be sure to show your new SilverScript ID card at your retail pharmacy on or after 01/01/2021 to avoid disruption in filling your prescriptions.



(Front)



(Back)

## SilverScript®

P.O. Box 30006, Pittsburgh, PA 15222-0330



January 12, 2020

JOHN Q SAMPLE  
PO BOX 381  
MAYSVILLE, OK 73057-0381

**Member ID/RxID:** G9C00001  
**RxGroup:** RXCVSD  
**RxBin:** 004336  
**RxPCN:** MEDDADV

Dear JOHN SAMPLE:

Medicare has approved your enrollment in SilverScript Employer PDP sponsored by (SilverScript) beginning January 1, 2020.

**How will my coverage work?**

As of January 1, 2020, you should begin using SilverScript network pharmacies to fill your prescriptions. If you go to an out-of-network pharmacy, you must submit a paper claim form to us. You can find network pharmacies in your area by looking in your pharmacy directory or by calling our SilverScript Customer Care department at the number at the end of this letter.

# Medicare Eligible Plan Changes Cont'd

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## What you need to know

### What formulary will I need to use?

Medicare eligible Retirees will use the SilverScript formulary. You will receive a copy of this formulary in your Welcome Kit. You can also check drug costs using the online tool available on Caremark.com at any time.

If we identify any potential disruption in a medication you are currently taking, you will receive notice prior to 01/01/2021 with options and next steps to help so you do not miss a day.

### Will I need a new Prior Authorizations?

Due to guidelines set by the Center for Medicare Services current Prior Authorization with ESI cannot be transferred to SilverScript.

Members who have Prior Authorizations for medications they are currently taking will need to get new authorizations and can begin this process by contacting SilverScript Customer Care at **833-958-2658**.

Customer Care is available 24 hours a day, 7 days a week.

### What will happen if my Prior Authorization is not approved in time?

Medicare eligible Retirees can get a 31-day supply of any non-formulary drug they are currently taking, at retail or mail pharmacies, within the first 90 days of enrollment in the plan. This transition fill policy is in place to make sure that members have enough time to obtain any Prior Authorizations or Exceptions needed to fill your prescriptions.



# Your prior authorization journey

## What you need to know



**You have a maintenance medication that requires a PA**

▶ You receive a letter from SilverScript informing you that a maintenance medication you are taking requires a Prior Authorization.

▶ You can mail or fax your request to the address/fax number indicated on the provided form OR you can request by phone at **1-833-958-2658, TTY: 711**, 24 hours a day, 7 days a week.

Your prescriber can also initiate by calling **1-855-344-0930**.

▶ Your physician is asked to provide clinical information on the medication you are taking for review by our Medicare Coverage Determinations team.

▶ You will receive a decision within 72 hours. If you or your prescriber believe that waiting 72 hours could seriously harm your health, you may request an expedited decision and we will give you a decision within 24 hours.

# Medicare Eligible Retirees Communications

Communication Type	Who Will Receive?	Receive Date	Action Needed
Enrollment Notification with Summary of Benefits	All members	Mid to late November	No action needed.
Confirmation Letter with ID Card Welcome Kit	All members	Late December	Provide your new SilverScript card to your pharmacy prior your first fill in 2021
Formulary Impact Letter	Retirees filling medications excluded by SilverScript formulary	Beginning of January	Contact your prescriber to discuss alternatives/formulary alternatives. You can use the Check Drug Cost Tool on Caremark.com to identify formulary alternatives as well specific cost to you
Transition Fill Notification	Retirees filling medications subject to a prior authorization or exceeds quantity limits	Upon prescription fill	Contact your doctor to discuss alternatives, your physician will also receive a copy of the letter





# University of Chicago Prescription Drug Plan for Pre-65 Non-Medicare Retirees

# Non-Medicare Eligible Retirees 2021 Copays

There are no changes to your copays in 2021

	<b>Retail Pharmacy (30-Day Supply)</b>	<b>CVS Home Delivery Mail Order Pharmacy/ CVS Maintenance Choice (90-Day Supply)</b>	<b>DCAM Pharmacy (90-Day Supply)</b>
Generics	You pay \$10	You pay \$20	You pay \$20
Preferred Brands	You pay \$30	You pay \$60	You pay \$60
Non-Preferred Brands	You pay \$50	You pay \$100	You pay \$100
Specialty	You pay \$75	You pay \$150	N/A



# Non-Medicare Eligible Retirees Plan

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## What you need to know

### What is CVS doing to help support you through this change?

We are working behind the scenes to help make this change as seamless as possible for you.

CVS is working to get your mail order and specialty prescriptions transferred, prior authorizations moved as well as ensure the plan is working appropriately on January 1st.

If you have any questions about the plan (drug coverage, costs, etc), please reach out to CVS Customer Care at:

**1-866-873-8632**

### Communications- What can I expect to receive?

CVS will be sending out letters to you and/or your provider throughout the end of the 2020 calendar year.

Around late November/early December, you will receive mailings if you are:

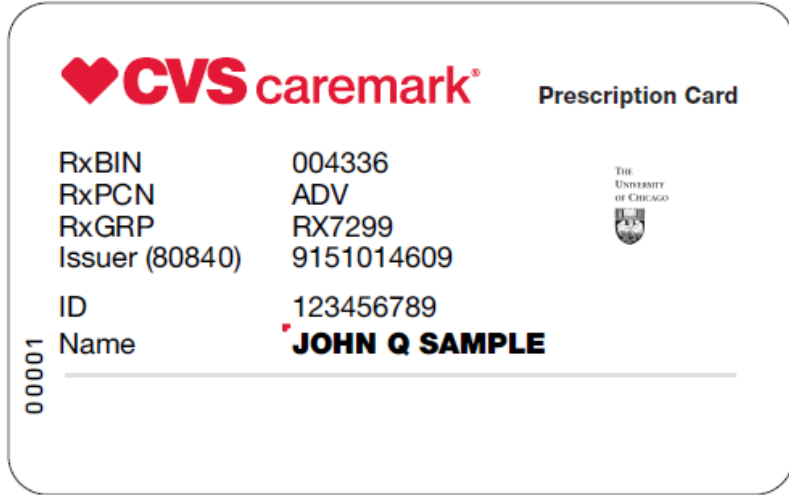
- Filling a medication that is not covered by the plan
- Filling a medication that requires a prior authorization/subject to quantity limits
- Filling at an out of network pharmacy
- Filling a specialty medication

You will also receive a welcome kit that contains information about the plan as well as new ID cards around early December.

Beginning in December, you can create an account on **Caremark.com** to view your ID card, check drug costs/if a drug is covered, view plan information such as the formulary and copays, manage your prescriptions and find in-network pharmacies.

# New ID Cards

You will need to show your new ID card to your retail pharmacy on or after 1/1/2021 to avoid disruption in filling your prescriptions. This will be included in the welcome kit that you will receive in December:



THE UNIVERSITY OF CHICAGO  
 The University of Chicago  
 6054 South Drexel Avenue  
 Chicago, IL 60637



## Hello, and welcome to CVS Caremark.

We manage your prescription benefits just like your health insurance company manages your medical benefits. That means helping you get the medication you need, when you need it, whether that's once a month or once a year. An overview of your benefits is on the back of this letter. If you have any questions,

Get your online benefits by registering at [Caremark.com/startnow](https://www.caremark.com/startnow)

- Find network pharmacies
- Refill medications and check order status





# Non-Medicare Eligible Retirees Plan

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## What you need to know

### Will I need to change my retail pharmacy?

The plan allows you to fill up to a 30 day supply of any non-specialty medications at any network pharmacy and up to a 90 day supply of any non-specialty maintenance medications (diabetes, blood pressure, etc) at any CVS Retail, Target, Longs, CVS Mail Order Pharmacy or University of Chicago's DCAM Pharmacy.

If you are filling a maintenance medication, the plan allows you to fill up to 2-30 day supplies of a maintenance medication at any network pharmacy.

After your second fill of your maintenance medication you will have to either:

- Move your prescription to a 90 day supply at CVS Mail Order/Retail Pharmacy.
- or
- Contact CVS Customer Care to opt out of Maintenance Choice which will allow you to continue filling a 30 day supply at any network pharmacy or up to a 90 day supply at University of Chicago's DCAM Pharmacy.

### **IF YOU DO NOT OPT OUT OR MOVE TO A 90 DAY SUPPLY, YOUR MEDICATIONS WILL NOT BE COVERED**

Beginning January 1<sup>st</sup>, 2021, you will begin receiving letters notifying you that you are nearing the fill limit as well as how to either opt out or move to a 90 day supply.

You can begin opting out of Maintenance Choice in mid December by calling CVS Customer Care at: **866-873-8632**

# Non-Medicare Eligible Retirees Plan

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## What you need to know

### Will I need to get all new mail order or prescriptions?

Express Scripts (ESI) will transfer most mail order and specialty pharmacy prescriptions to CVS Mail Order/Specialty Pharmacy on January 1<sup>st</sup>, 2021.

ESI cannot transfer prescriptions with no remaining refills, expired prescriptions, or prescriptions for controlled medications.

If you need to transfer a prescription or are concerned about your prescription you can contact CVS Caremark Customer Care by calling:

1-866-873-8632 or by visiting:

**Caremark.com/MoveMyMeds**

### What if I am currently using a medication that requires a Prior Authorization?

CVS will honor current Prior Authorizations approved by Express Scripts and will be loaded in place by January 1st. Your Prior Authorization will be valid through the date approved by Express Scripts.

When your Prior Authorization is close to expiration, CVS will send letters to you and your provider and will assist in outreaching your doctor to initiate the Prior Authorization process.

### What if I am taking a specialty medication?

All specialty medications are required to be filled through CVS Specialty Pharmacy except for select medications that CVS Specialty cannot fill.

CVS is assisting in transferring your specialty prescriptions. You will receive a letter in the mail notifying you of this update as well as a phone call from CVS Specialty Pharmacy prior to January 1, 2021 to help get started with CVS Specialty.

You can contact CVS Specialty Pharmacy at **800-237-2767**.



# Non-Medicare Eligible Retirees Communications Timeline

Communication Type	Who Will Receive?	Receive Date	Action Needed
Formulary Impact Letter	Retirees filling medications excluded by CVS' formulary	End of November/Beginning of December	<ul style="list-style-type: none"> <li>Contact your prescriber to discuss alternatives/formulary alternatives. You can use CVS' Check Drug Cost Tool on <a href="https://www.caremark.com">caremark.com</a> to identify formulary alternatives as well specific cost to you.</li> </ul>
Prior Authorization/Quantity Limit Notification	Retirees filling medications subject to a prior authorization (that don't currently have one in place with ESI today) or exceeds quantity limits	End of November/Beginning of December	<ul style="list-style-type: none"> <li>Contact your doctor to discuss alternatives or they can submit a prior authorization if medically necessary</li> </ul>
Network Impact Letter	Retirees currently filling at an out of network pharmacy	End of November/Beginning of December	<ul style="list-style-type: none"> <li>Use <a href="https://www.caremark.com">Caremark.com</a> to find an in-network pharmacy or contact CVS Customer Care at <a href="tel:1-866-873-8632">1-866-873-8632</a> to find in network pharmacies</li> </ul>
Specialty Notification	Members currently filling specialty medications	Early December	<ul style="list-style-type: none"> <li>CVS Specialty will assist in transferring your specialty prescriptions. You will receive a call from CVS Specialty to get setup prior to January 1<sup>st</sup>.</li> </ul>
Welcome Kit/ID Card	All members	Early December	<ul style="list-style-type: none"> <li>Provide to your pharmacy after your first fill in 2021.</li> </ul>
Maintenance Choice Letter	Retirees filling Maintenance medications at retail pharmacies (under a 31 day supply)	Beginning in January, 2021 after your first fill of a Maintenance medication	<ul style="list-style-type: none"> <li>Contact CVS Customer Care at <a href="tel:1-866-873-8632">1-866-873-8632</a> to either opt out and continue filling at your retail pharmacy or move to a 90 day supply at CVS Mail Order/Maintenance Choice</li> </ul>

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# Important Pharmacy Terms

**Copay** | The amount you pay for medications

**Generic medication** | Has the same active ingredients as the brand-name medication; usually your lowest cost option

**Preferred brand medication** | Medication that will cost less under your benefit plan

**Non-preferred brand medication** | Highest cost option under your benefit plan

**Maintenance or long-term medication** | Medication you take regularly, like high blood pressure, diabetes, or high cholesterol medications

**Acute or short-term medication** | Medication you take for a short time, like an antibiotic

**Preventive medication** | Affordable Care Act (ACA) preferred medications are covered at 100%



# Important pharmacy terms and ways to manage your medication

Some medications require you to take additional steps, or receive additional approvals, before they are covered under your plan. These could include:

**Quantity limit** | A limit on the amount of medications your plan will cover. You can continue to fill prescriptions after you've reached the limit, but you'll be responsible for any additional costs.

**Step therapy** | For many conditions, more than one therapeutically equivalent medication option is available and your plan may choose one medication as the preferred option. Step therapy means you need to try the preferred option first. If it works for you, you can continue to take it and may save money. If not, non-preferred medications will be covered.

**Prior authorization** | This means we need more information on why your doctor has prescribed a specific medication for you. CVS Caremark reviews this information and determines whether or not your medication will be covered by your plan. If you are taking a medication that already requires a prior authorization, you will need to get a new approval. Please contact CVS Caremark to begin that process. That contact number will be on the back of your new ID card.

**Dispense as written** | If your doctor indicates "dispense as written" on your prescription, your pharmacy can't substitute a generic for a brand name medication and you may have to pay more for the brand.

**Appeals** | If we deny your or your doctor's request for coverage of a non-covered medication, you have the right to appeal that decision.

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- ▶ **Find more information on these topics in your Summary Plan Description (SPD).**
  - ▶ **Use the Check Drug Costs & Coverage tool at [Caremark.com](https://www.caremark.com) to find out what medications are covered, if there are extra requirements for coverage, and how much they will cost.**
  - ▶ **Remember: Medications are only covered when you fill your prescriptions at a network pharmacy. Find pharmacies near you with the *Pharmacy Locator* at [Caremark.com](https://www.caremark.com).**

# How to Contact CVS/SilverScript

- Non-Medicare Eligible CVS Customer Care: **800-873-8632**
  - Available 24 hours a day, 7 days a week.
- Medicare Eligible SilverScript Customer Care: **833-958-2658**
  - Available 24 hours a day, 7 days a week.
- CVS Specialty Pharmacy: **800-237-2767**
- Transfer your prescriptions: **Caremark.com/MoveMyMeds**
- Check drug cost/coverage, manage prescriptions, view plan information and view in network pharmacies: **Create an account at Caremark.com**





# Thank you

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## Legal disclaimers

Products that qualify as preventive services may be available at a lower cost share or no cost share, depending upon your plan, and may change from time to time. Please check your plan benefit materials should you have any questions about your coverage.

Flu shots and vaccines may not be available in all pharmacies at all times. Call for availability and to make an appointment, if needed. Most vaccines require a prescription (except for the flu shot). Contact your medical carrier directly to find what vaccine benefits are available at other medical facilities such as a doctor's office, urgent care, etc.

Certain drug options identified above may be subject to additional prior authorizations or other plan design restrictions. Please consult your plan for further information.

Copayment, copay or coinsurance means the amount a plan member 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.

This information is not a substitute for medical advice or treatment. Talk to your doctor or health care provider about this information and any health-related questions you have. CVS

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