Your Prescription Drug Benefits

Prescription Coverage with the PPO Plan
When you enroll in the GW PPO medical plan option, you are automatically enrolled in the prescription drug coverage below through CVS Caremark. You have access to prescription medications through both retail pharmacies and a mail-order program. Under the prescription plan, generic, brand formulary and brand non-formulary drugs will be paid by fixed percentage of the total cost each time you fill a prescription, with caps in place to limit the amount you will spend on a prescription (referred to as a maximum).

How Your Prescriptions Are Covered
The table below provides an overview of how prescription medications are covered under the CVS Caremark plan:

<table>
<thead>
<tr>
<th></th>
<th>Retail</th>
<th>Mail-Order</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Maximum Supply Per Order</strong></td>
<td>30 days</td>
<td>90 days</td>
</tr>
<tr>
<td><strong>Generic Drug</strong></td>
<td>10% Coinsurance (Minimum $15, Maximum $30)</td>
<td>10% Coinsurance (Minimum $37.50, Maximum $75)</td>
</tr>
<tr>
<td>*<em>Brand, Formulary</em></td>
<td>20% Coinsurance (Minimum $30, Maximum $50)</td>
<td>20% Coinsurance (Minimum $75, Maximum $125)</td>
</tr>
<tr>
<td><strong>Brand, Non-Formulary</strong></td>
<td>25% Coinsurance (Minimum $60, Maximum $100)</td>
<td>25% Coinsurance (Minimum $150, Maximum $250)</td>
</tr>
<tr>
<td><strong>Vacation Exception</strong></td>
<td>Additional 30-day supply, one time per year</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*Formulary: Sometimes referred to as a preferred drug list, a list of prescription medications that are covered by a pharmacy plan.

How It Works
If your doctor writes you a prescription, here are some examples of how the plan will work when you arrive at the pharmacy:

<table>
<thead>
<tr>
<th>Type</th>
<th>New Coinsurance</th>
<th>If the Drug Costs…</th>
<th>You Pay…</th>
<th>Maximum you will pay for each drug…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>10%</td>
<td>$180</td>
<td>$18</td>
<td>$30</td>
</tr>
<tr>
<td>Brand, Formulary</td>
<td>20%</td>
<td>$200</td>
<td>$40</td>
<td>$50</td>
</tr>
<tr>
<td>Brand, Non-Formulary</td>
<td>25%</td>
<td>$1,000</td>
<td>$100</td>
<td>$100</td>
</tr>
</tbody>
</table>

**Prescription Coinsurance:**
• If the full drug cost is less than the minimum amount listed in the chart above, you pay the full drug cost.
• If the coinsurance calculation is less than the minimum amount listed in the chart above, you pay the minimum amount.
• If the coinsurance calculation is greater than the maximum amount listed in the chart above, you pay the maximum amount.
• If the coinsurance calculation falls between the minimum and maximum amounts listed in the chart above, you pay the coinsurance amount.

Maintenance Choice Prescription Program:
If you have a condition that requires ongoing prescription medication, you will receive the lowest total copay possible by requesting that your doctor provide a prescription for a 90-day supply of your medication. You will have the option to fill this 90-day prescription at any CVS/pharmacy or through CVS Caremark mail order, helping you save time and money! **Please note:** The number of 30-day fills for maintenance prescriptions at a retail pharmacy (including CVS) is limited to three. After your third 30-day fill of a maintenance prescription, you will pay the higher cost. To pay the lowest cost possible, be sure to obtain a 90-day prescription from your doctor and fill via mail order or at a CVS/pharmacy.
To get started today:

**By Mail – Through the CVS Caremark Mail Service Pharmacy**
- Ask your doctor to fax or call in 90-day prescription(s) to the CVS Caremark Mail Service Pharmacy toll-free at (800) 378-0323 (by fax) or (800) 378-5697 (by phone).
- Visit caremark.com to order 90-day prescription(s) online. If you have not registered yet as a member, it takes only a few minutes to do so. Click on the “Request a New Prescription” link to get started, and then follow the prompts as indicated.
- For help getting your 90-day prescription, please call CVS Caremark’s FastStart Department toll-free at (800) 875-0867.

Your prescription(s) will be mailed directly to your home. You will pay nothing for regular shipping. Please allow 10-14 days for Caremark to receive, process and mail your order. Expedited shipping is also available at a cost.

**By Retail–Through Your local CVS/pharmacy**
- Ask your doctor to call in your 90-day prescription(s) to a local CVS/pharmacy; or
- Call your local CVS/pharmacy to provide your prescription card information and arrange for your prescription(s) to be ready for pickup; or
- Bring your 90-day prescription(s) to your local CVS/pharmacy and provide your prescription card information.

### Options to Fill 90-day Maintenance Prescription

<table>
<thead>
<tr>
<th></th>
<th>At CVS/Pharmacy</th>
<th>Through CVS Mail-Order</th>
<th>At Retail Other Than CVS*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Generic Drug</strong></td>
<td>10% Coinsurance (Minimum $37.50, Maximum $75)</td>
<td>10% Coinsurance (Minimum $37.50, Maximum $75)</td>
<td>$135 ($45 per month)</td>
</tr>
<tr>
<td><strong>Brand, Formulary</strong></td>
<td>20% Coinsurance (Minimum $75, Maximum $125)</td>
<td>20% Coinsurance (Minimum $75, Maximum $125)</td>
<td>$210 ($70 per month)</td>
</tr>
<tr>
<td><strong>Brand, Non-Formulary</strong></td>
<td>25% Coinsurance (Minimum $150, Maximum $250)</td>
<td>25% Coinsurance (Minimum $150, Maximum $250)</td>
<td>$405 ($135 per month)</td>
</tr>
</tbody>
</table>

* Three 30-day fills allowed at retail coinsurance level, then pay higher amount listed.

### Prescription Benefits with GW HSP

When you enroll in the GW HSP, you are automatically enrolled in prescription drug coverage through CVS Caremark. You have access to prescription medications through both retail pharmacies and a mail-order program.

- You must pay all out-of-pocket costs for prescription drugs until you meet your annual deductible. After you meet the deductible, you will be responsible for 20 percent coinsurance until you reach the out-of-pocket maximum.
- You can use your HSA to pay for your prescriptions.
- Under the GW HSP, preventive medications are covered at 100 percent (deductible and coinsurance do not apply). To review a list of preventive drugs, visit benefits.gwu.edu/prescription-benefit-gw-health-savings-plan-gw-hsp.

**Note:** Maintenance Choice provisions apply. After three 30-day retail fills, you will need to fill a 90-day prescription via CVS Retail or CVS Mail Order in order to continue receiving the preventive medication at no cost.

**Tip:** It’s a good idea to occasionally check up on your medication’s coverage tier (generic, brand formulary and brand non-formulary), as drugs can sometimes change tiers. To check a medication’s coverage tier, call CVS Caremark at (877) 357-4032, visit caremark.com or download the CVS Caremark Mobile App.
Understanding the Prescription Drug Formulary
A drug formulary is a list of medications published by CVS Caremark. Medications on the list fall into one of the following three categories:

- **Generic** - An FDA-approved drug, composed of virtually the same chemical formula as a brand-name drug. Generic medications contain the same active ingredients as brand-name drugs, but cost less.

- **Brand, Formulary** - If a generic medication is not available for your condition, your doctor may prescribe a brand-name medication. Preferred Brand Drugs have been evaluated by physicians and pharmacists at CVS Caremark and are deemed to be the most cost-effective way to treat a specific condition. These are covered at a slightly higher cost to you than generic drugs, but at a lesser cost than the Non-Preferred Brand Drug.

- **Brand, Non-Formulary** - In the event that you require a prescription medication that is neither generic nor on the Preferred Brand Drug list, you will pay the highest out-of-pocket cost for a Non-Preferred Brand Drug.

- **Specialty Drugs** - Prescription medications that require special handling, administration or monitoring. These drugs are used to treat complex, chronic and often costly conditions, such as multiple sclerosis, rheumatoid arthritis, hepatitis C and hemophilia.

Anytime you receive a prescription, ask your doctor if a generic option is available and whether it’s right for your condition. Doing so can save you hundreds of dollars.

Using Generic Medications
Generic prescription medications are drugs that meet the same quality standards and are composed of virtually the same chemical formula as their brand-name equivalents, but generally have a lower copay. For more details about generic prescriptions, visit CVS Caremark’s “Count on Generics®” website at caremark.com/countongenerics.

Prescription Plan Programs and Features

**Formulary (for Specialty and Non-Speciality Drugs):**
The CVS Caremark pharmacy staff continuously reviews medicines, products and prices for the George Washington University. This helps GW make sure that the medicines (both specialty and non-specialty) that work well and are cost-effective become part of your drug benefit plan.

Certain drugs on the plan are not covered. These drugs all have covered, FDA-approved alternatives and/or equivalents that continue to be available to you. Should you choose to purchase a medication that is not covered, you will pay the full amount, unless a medical necessity Prior Authorization is obtained.

Exclusive Specialty
Specialty drugs are made available to you and your dependents exclusively via CVS Caremark Specialty Pharmacies or a local CVS Retail Pharmacy near you via the CVS Caremark Specialty Connect program. Because most pharmacies do not keep these expensive therapies on hand, members typically have to wait to receive their medication. By using CVS Caremark Specialty Pharmacies or a local CVS to obtain your medication, you have the option of having the medication shipped to your home or available for convenient pickup at a local CVS. In addition, a Specialty Care Representative with expertise in your condition will perform outreach to you throughout the year to ensure that you’re getting the most out of your medication. If you choose to purchase your medication outside of a CVS Retail Pharmacy or a CVS Caremark Specialty Pharmacy, your claim will be denied.

Specialty Guideline Management
Because of the complexity of treating conditions that require Specialty Drugs, these drugs will require Prior Authorization before they are covered by the plan. Your prescriber will need to answer questions about your diagnosis before the prescription can be filled. Once your doctor completes this authorization, your medication can be filled at a CVS Caremark Specialty Pharmacy or a CVS Retail Pharmacy via the CVS Caremark Specialty Connect program.

Personal Pharmacy Care
GW and CVS Caremark understand that serious health conditions – such as diabetes, high blood pressure and heart disease – can affect each person differently. People who take long-term medication to manage chronic conditions need personal attention and support to manage their health and stay on track with their medication. The CVS Caremark Pharmacy Advisor® program provides personal pharmacy care for adults (18 years of age or older) with diabetes, congestive heart failure (CHF), coronary artery disease (CAD), hypertension (high blood pressure), dyslipidemia (high cholesterol), COPD, Depression, Osteoporosis or Breast Cancer, and for adults and children with asthma.

With Pharmacy Advisor Counseling, you can look forward to a more individualized approach to care. Staffed with registered pharmacists and technicians, Pharmacy Advisor Counseling can be a valuable resource that helps you manage your medication and provides you with:

- Quick, confidential advice at your convenience
- Information about medications and how they work in your body
- Tips to help manage or avoid side effects from your medication
- Guidance to help you stay on track with your prescriptions

Just having someone to talk to about your medicine may make you feel better about taking it.

Be on the lookout for more information regarding this program through a letter or phone call from CVS Caremark.
Save Even More with CVS Caremark

ExtraCare® Health Card

GW faculty and staff enrolled in the CVS Caremark prescription drug plan qualify for the ExtraCare® Health Card, which saves you money at your local CVS/pharmacy. Any time you shop at a CVS/pharmacy, you can present your ExtraCare® Health Card to the cashier, and you'll receive an additional 20 percent discount on select CVS/pharmacy-branded products.

In addition, your ExtraCare® Health Card earns you 2 percent in ExtraBucks® rewards for all your non-prescription purchases, and one Extra Buck® for every two prescriptions purchased.

For more details about the ExtraCare® Health Card, contact CVS Caremark directly at (877) 357-4032.

CVS Health’s Transform Diabetes Care™ with Livongo

Managing diabetes can be difficult and costly for patients. On average, people with diagnosed diabetes incur medical expenses that are approximately 2.3 times higher than those of non-diabetics, according to the American Diabetes Association. With poor management, diabetes is likely to progress and lead to co-morbid conditions, such as high blood pressure and cholesterol. However, studies have shown that overall health can be improved (and medical costs can be significantly reduced) through better lifestyle management, medication adherence and control of A1C.

To help support those with diabetes, GW’s pharmacy program includes CVS Health’s Transform Diabetes Care™ with Livongo (TDC/Livongo), a total condition level management program designed to improve health outcomes and lower pharmacy costs through three key components: medication adherence, A1C control and lifestyle management. Program features include:

• Highly personalized support and coaching from Certified Diabetes Educators
• Two comprehensive diabetes visits at MinuteClinic locations at no out-of-pocket cost, including A1C checks
• A Livongo connected glucometer that uploads blood glucose level readings to a secure online account and provides you with real-time personalized tips
  • Unlimited test strips and lancets delivered to your door at no out-of-pocket cost
• Access to digital tools within the CVS Pharmacy mobile app, including medication refill reminders as well as the ability to refill prescriptions via two-way text messaging

With TDC/Livongo, patients can embark on a path to better health by keeping their diabetes under control while reducing their out-of-pocket costs.

Please note: Diabetic medications and supplies must be filled through CVS Retail or CVS Mail Order.