

When you enroll in the **Basic** or **Medium** medical plan options, 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. For 2016, generic, brand formulary and brand non-formulary drugs will be paid by fixed percentage of the total cost each time you fill a prescription instead of a fixed copay that we currently use. GW has established a cap to limit the amount you will spend on a prescription, referred to as a maximum.

HOW YOUR PRESCRIPTIONS ARE COVERED

The table below gives you an overview of how your prescription medications are covered under the CVS Caremark plan.

	RETAIL	MAIL-ORDER
MAXIMUM SUPPLY PER ORDER	30 days	90 days
GENERIC DRUG COPAY	10% Coinsurance (Minimum \$15, Maximum \$30)	10% Coinsurance (Minimum \$37.50, Maximum \$75)
BRAND, FORMULARY COPAY	20% Coinsurance (Minimum \$30, Maximum \$50)	20% Coinsurance (Minimum \$75, Maximum \$125)
BRAND, NON-FORMULARY COPAY	25% Coinsurance (Minimum \$60, Maximum \$100)	25% Coinsurance (Minimum \$150, Maximum \$250)
VACATION EXCEPTION	Additional 30-day supply one time per year	N/A

HOW IT WORKS

If your doctor writes you a prescription, here are some examples of how the new approach will work when you arrive at the pharmacy in 2016:

TYPE	NEW COINSURANCE	IF THE DRUG COSTS...	YOU PAY...	MAXIMUM YOU WILL PAY FOR EACH DRUG...
GENERIC	10%	\$180	\$18	\$30
BRAND, FORMULARY	20%	\$200	\$40	\$50
BRAND, NON-FORMULARY	25%	\$1,000	\$100	\$100

PRESCRIPTION COINSURANCE:

- If the full drug cost is less than the minimum copay, you pay the full drug cost.
- If the coinsurance calculation is less than the minimum copay, you pay the minimum copay.
- If the coinsurance calculation is greater than the maximum copay, you pay the maximum copay.
- If the coinsurance calculation falls between the minimum copay and the maximum copay, 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 www.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.
- To receive 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 pick up; 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	AT CVS/PHARMACY	THROUGH MAIL-ORDER	AT RETAIL OTHER THAN CVS*
Generic Drug Copay	10% Coinsurance (Minimum \$37.50, Maximum \$75)	10% Coinsurance (Minimum \$37.50, Maximum \$75)	\$135 (\$45 per month)
Brand, Formulary Copay	20% Coinsurance (Minimum \$75, Maximum \$125)	20% Coinsurance (Minimum \$75, Maximum \$125)	\$210 (\$70 per month)
Brand, Non-Formulary Copay	25% Coinsurance (Minimum \$150, Maximum \$250)	25% Coinsurance (Minimum \$150, Maximum \$250)	\$405 (\$135 per month)

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

When you enroll in the **HDHP**, 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 (please see page 41 of the Guide).

- You must pay all out-of-pocket costs for prescription drugs until you meet your annual deductible (combined with medical, please see chart on page 14 of the Guide.) After you meet the deductible, you will be responsible for 20% coinsurance until you reach the out-of-pocket maximum.
- You can use your HSA to pay for your prescriptions.
- Preventive medications are covered at 100% and the deductible and coinsurance do not apply. To review a list of preventive drugs please visit <http://benefits.gwu.edu/annual-open-enrollment>.

TIP: It's a good idea to occasionally check up on your medications' coverage tier (generic, brand formulary and brand non-formulary) as sometimes drugs change tiers. To be certain which tier your medication is on, call CVS Caremark at **(877) 357-4032** or visit www.caremark.com.

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 Drugs** - An FDA-approved drug, composed of virtually the same chemical formula as a brand-name drug.
- **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 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.

Any time you receive a prescription, ask your doctor if a generic drug 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 www.caremark.com/countongenerics.

2016 PRESCRIPTION PLAN PROGRAMS AND FEATURES

FORMULARY (FOR SPECIALTY AND NON-SPECIALTY DRUGS):

The CVS Caremark pharmacy staff continually reviews medicines, products, and prices for the George Washington University. This helps GW to make sure the medicines (both specialty and non-specialty) that work well and are cost-effective become part of your drug benefit plan. As part of this effort, there are changes to your drug benefit plan that could affect your current medicine choices.

As of January 1st, 2016, certain drugs on the plan will no longer be 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 no longer 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 to have the medication shipped to your home, or available for convenient pick up 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 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 will be 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 via a CVS Caremark Specialty Pharmacy or a CVS Retail Pharmacy via the CVS Caremark Specialty Connect program.

INTRODUCING PERSONAL PHARMACY CARE

GW and CVS Caremark understand that serious health conditions - like 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. That's why we are offering a program that provides personal pharmacy care for adults with diabetes, congestive heart failure (CHF), coronary artery disease (CAD), hypertension (high blood pressure), dyslipidemia (high cholesterol), COPD, Depression, Osteoporosis, Breast Cancer (18 years of age or older), and for adults and children with asthma.

With Pharmacy Advisor Counseling®, you can look forward to a more personal approach to care. Staffed with registered pharmacists and technicians, Pharmacy Advisor Counseling can be a valuable resource to help you manage your medication and provide 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.

Look for more information about 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 two percent in Extra Bucks® 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 using the contact information on page 52 of the Guide.

CVS CAREMARK MOBILE APP helps you stay connected and take charge of you and your family's health. This app is now easier to use with some new features that make managing your prescription benefit easier than ever.

- Check drug coverage and cost under your plan
- Find local pharmacies in your plan's network
- Refill and renew mail service prescriptions from yourself and family members
- ID unknown pills with the pill identifier
- Check for potential drug interactions among medications
- Check order status and view your prescription history

Download the app today or browse the **Caremark.com** mobile site from any smart device.