

# NATIONAL BENEFIT FUNDS

PROGRAMS AND INITIATIVES CONCERNING YOUR NATIONAL PENSIONS AND HEALTH & WELFARE PLANS

## Your CVS Caremark iBenefit Report

If you are currently taking a prescribed medication and it is determined that you can save at least \$50 by switching to a generic medication that has the same clinical results or by having your prescriptions filled through mail order, you should have received an iBenefit Report from CVS Caremark recently in the mail. The report lists the medication(s) you are currently taking, an alternative medication(s) that you should discuss with your doctor, and the amount of money you could save. If you received an iBenefit Report in the mail, read it thoroughly. It will help you find new ways to save money on your out-of-pocket prescription drug costs, and help you and your doctor make informed decisions about the medications that you take. Feel free to call CVS Caremark toll-free at 877-340-1755 if you have any questions about your prescription drug benefits.

## The Fund and CVS Caremark Are Looking Out for You

The National Roofers Health & Welfare Trust Fund is adopting some of CVS Caremark's clinical quality programs to ensure you are receiving the most cost-effective and medically appropriate prescription medications, and you are taking your medications as directed by your doctor. There is no additional cost to you for these helpful programs. Here are just a few of the programs being implemented:

### The Gaps in Care Program

If you have diabetes or osteoporosis and a review of your pharmacy claims suggests that you may need additional therapy to better manage your condition, or you may be receiving inappropriate or ineffective therapy, CVS Caremark will send recommendations to your doctor for his or her consideration. Of course, the type of treatment will continue to be between you and your doctor.

### Generic Launch

If you are taking a brand name medication, you will receive an alert in the mail when a generic medication alternative becomes available. As you know, generic drugs are generally less expensive than brand name drugs.

### Adherence to Drug Therapy

If you have a chronic health condition like diabetes, high cholesterol, hypertension, or heart failure, you will be contacted by mail, e-mail, phone, fax, or via a text message if it appears to CVS Caremark that you are not refilling the medication needed to help control your condition. CVS Caremark will help you be able to adhere to your doctor's recommended medication schedule.

### Refill Reminders

Having trouble remembering to refill your medication? If you go to the CVS Caremark website, you can request that reminders be sent to you alerting you to have your prescriptions refilled through mail order. What a helpful service!

### ReadyFill at Mail

If you are taking a maintenance medication, you can enroll in CVS Caremark's "ReadyFill at Mail" program and have your medications refilled and/or renewed automatically. The program helps ensure you have enough medication on hand so you can take your medicine regularly, as instructed by your doctor. In fact, CVS Caremark will proactively request a new prescription from your doctor when your current prescription is about to expire or your last refill has been used. You can enroll at [www.caremark.com/autorx](http://www.caremark.com/autorx) and select the prescription(s) you would like to have automatically refilled. Note: Not all prescriptions are eligible under this program. However, all eligible medications are listed on the website and you can call CVS Caremark toll-free 877-340-1755 to learn more.

### Fraud, Waste, and Abuse Prescription Therapy Monitoring

CVS Caremark will evaluate the appropriateness of certain prescription medications to support safe and appropriate drug use.

### The Updated CVS Caremark Formulary

As you know, the CVS Caremark prescription drug program includes a "formulary." A formulary is a list of covered medications placed into three categories: generic, preferred, and non-preferred. When you purchase a medication, you pay a coinsurance/copay amount. The amount you pay depends on the drug category (generic, preferred, and non-preferred) and whether you purchase your medication at a retail pharmacy or through the mail order facility.

Effective January 1, 2013, CVS Caremark is revising its formulary to ensure that medications are appropriately placed within the three categories. This means that your current medication may be re-categorized. In all probability, your coinsurance/copay amount will remain the same or may even become lower. However, if your coinsurance/copay amount increases, you will receive a letter from CVS Caremark in the mail informing you of the increase. If there is a cost increase, you can discuss your medications and the CVS Caremark letter with your doctor to see if there is a less-expensive drug option for you.

**Questions?** To learn more about the CVS Caremark formulary and its clinical quality programs, visit the website at [www.caremark.com](http://www.caremark.com) or call CVS Caremark toll-free at 877-340-1755.