



Health Benefits

Together, we are working toward a **healthier community.**

Welcome State of Maryland Employees

2024 Open Enrollment Virtual Meeting

- Use the CHAT feature to ask questions
- Please do not ask any personal questions
- Please remain muted during the presentation

Additional Resources:

CVS Customer Care Phone Number: 1-844-460-8767

CVS SoMD OE Site: <https://info.caremark.com/oe/stateofmaryland>

Open Enrollment Vendor Microsite: <https://mymdbenefits.com/>





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

CVS Caremark

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

You've probably heard of:

CVS Pharmacy

MinuteClinic

CVS HealthHUB locations

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

2024 PRESCRIPTION BENEFITS

The CVS Caremark focus



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



Works with your employer 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



Track progress toward your deductible or out-of-pocket maximum



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

Registering at Caremark.com

When can I register?

If you already have prescription benefits with CVS Caremark

Register any time using your member ID number
(on your member ID card)



Remember — you won't see any changes for the
upcoming plan year until January 1, 2024

If you're new to CVS Caremark prescription benefits

You can register on or after January 1, 2024





—
CVS Caremark website
—

Registration options

1. Using a current prescription number
2. Using a member ID
3. Without a member ID

The image shows a two-step registration process for CVS Caremark. Step 1, 'Register for an account', offers two options: 'Prescription number (Mail Rx #)' and 'Member ID'. Step 2, 'Validate', includes questions about the state where the user's Social Security Number was issued and their previous or current property ownership, along with a question about their phone number. Both steps have a 'Continue' button.

CVS caremark

Register for an account

Your privacy is important to us. Our employees are trained regarding appropriate way to handle your private health information.

▼ Read more

My registration choices

- Prescription number (Mail Rx #)
- Member ID

Continue

Don't have either of these?
Proceed to enter all your info. >

CVS caremark

1 2 3

Registration - Step 2: Validate
We take your privacy seriously, so we ask a third party to help us confirm your identity before you register. Please answer the following questions.
You may try again [with ID](#).

In what STATE was your SOCIAL SECURITY NUMBER issued?

- NH
- TN
- TX
- RI
- NONE OF THE ABOVE

Which of the following PROPERTIES have you PREVIOUSLY or CURRENTLY owned?

- 3134 GLENN RD
- 3191 HENSLOWE WALK
- 1951 KINGSTON LN W
- 9046 FOXCROFT CENTER CTR
- NONE OF THE ABOVE

Which of the following is/was your PHONE NUMBER?

- 631-9895
- 200-1180
- 577-8233
- 331-5721
- NONE OF THE ABOVE

Continue

Sign In

Homepage dashboard

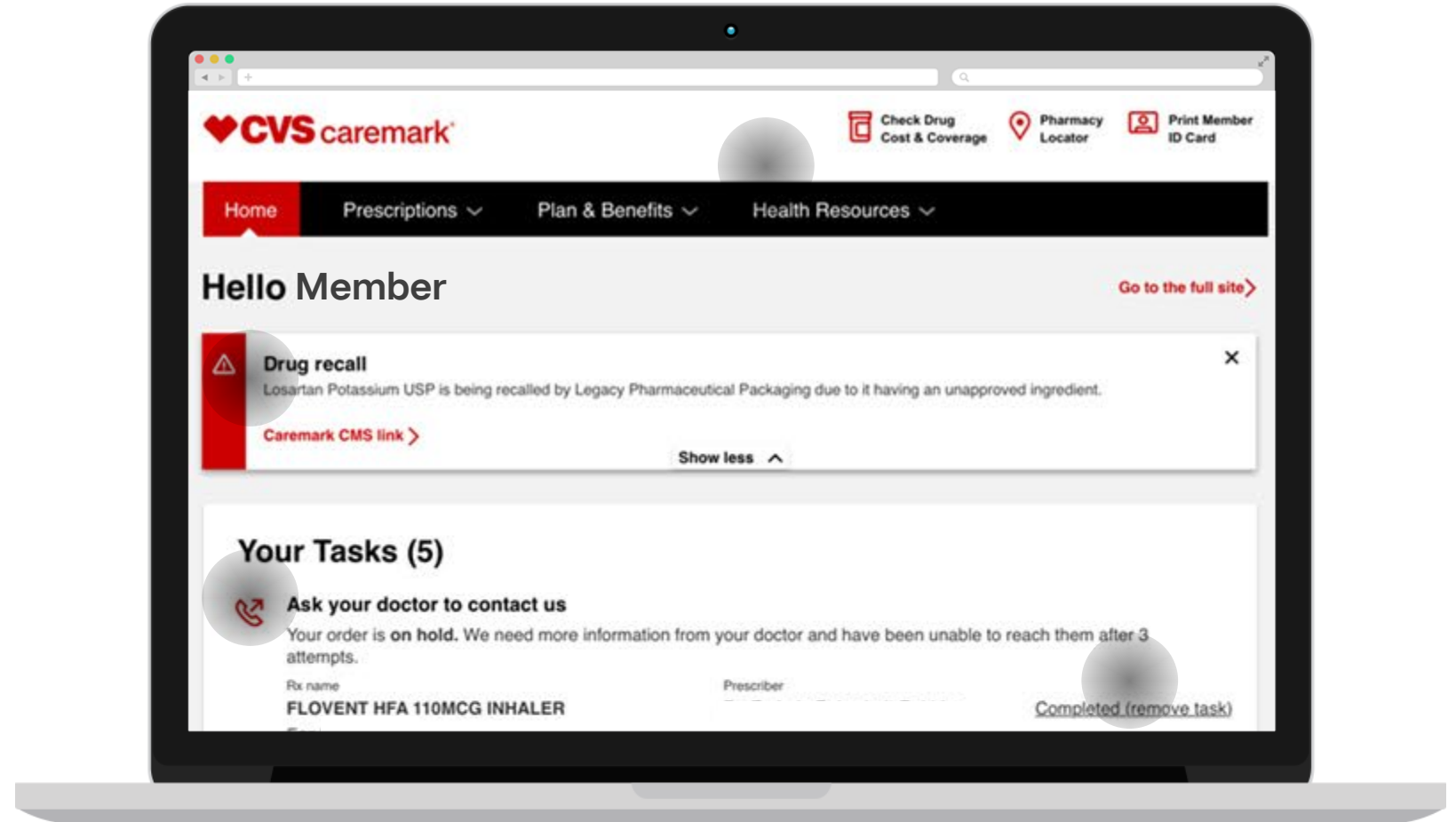
We make it easy to manage a family's prescriptions

One sign-in for website and mobile app

Access to all prescriptions at CVS retail, mail and specialty pharmacies

Place one order in a single cart

Select pick up or home delivery



Pharmacy locator

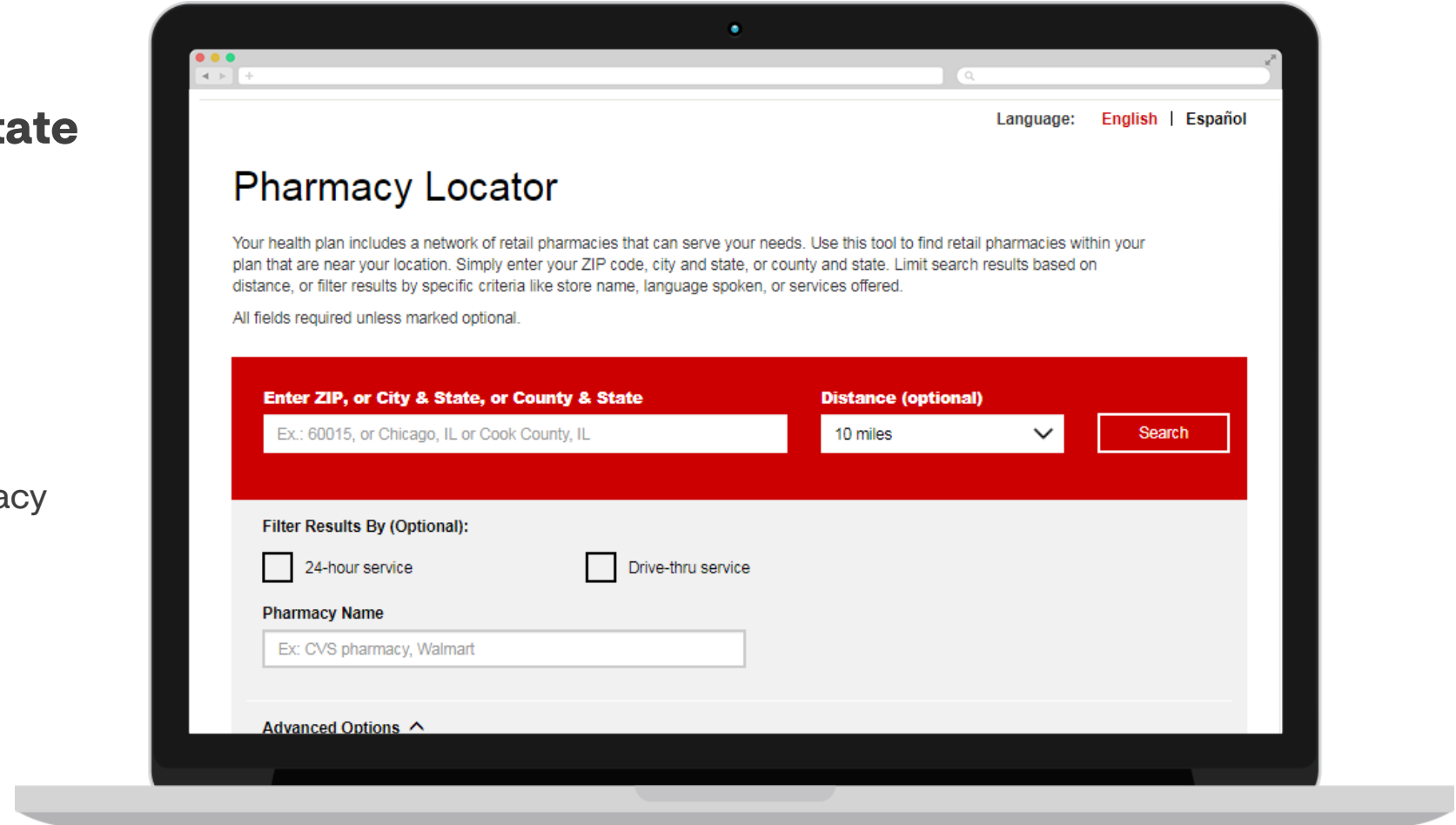
Enter ZIP code or city and state

Apply filters

Can select a specific pharmacy, and if it is with their plan design, only those pharmacies will appear

Can select primary pharmacy

Can price a drug at the primary pharmacy





—
CVS Caremark app
—

Digital demo user experience highlights

CVS Caremark Mobile



- Touch ID/Facial Recognition
- Remember Me (Sign in)
- ID Card
- Pharmacy Geo-Location

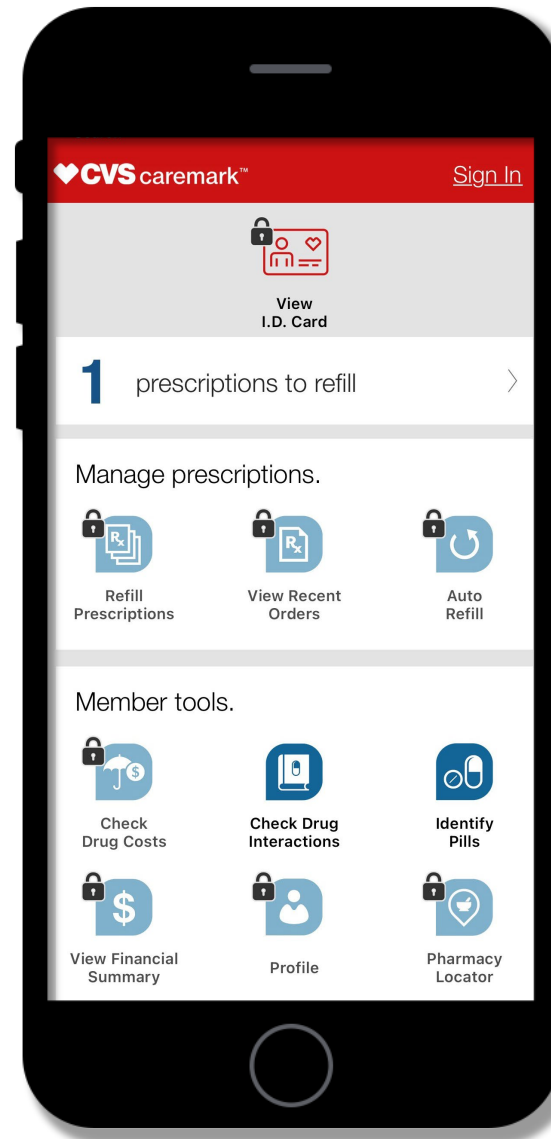


The source for data in this presentation is CVS Health Enterprise Analytics unless otherwise noted. Please see the disclaimer page at the end of this presentation for more information.

Easy to get started

At a time of complexity, we make it simple

- Sign in by desktop or mobile app
- Quick registration by phone

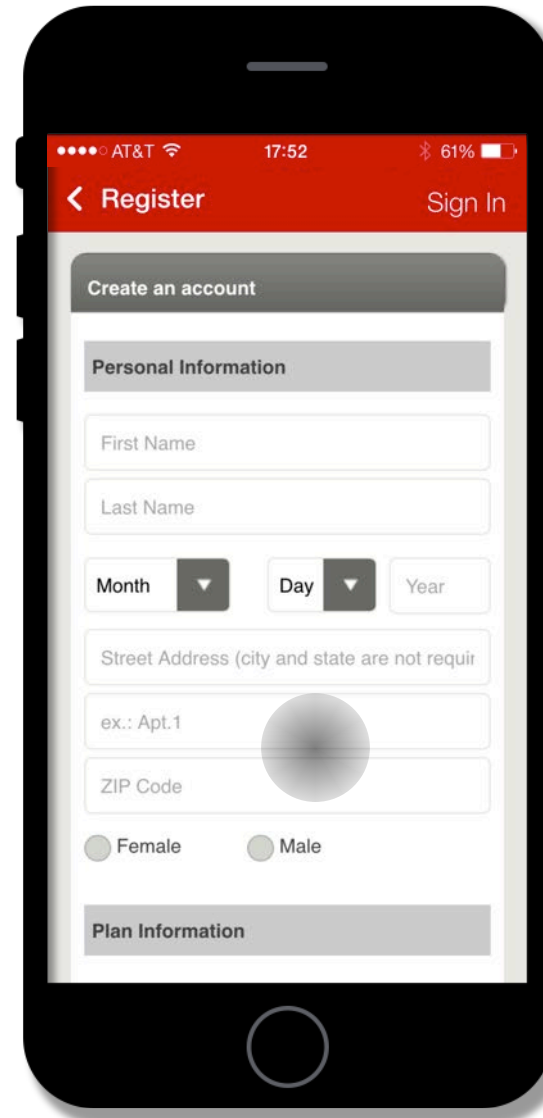


App registration and login

The website and mobile app user profiles are linked

- The website username and password are used to log in to the app and vice versa
- User profile updates impact both properties

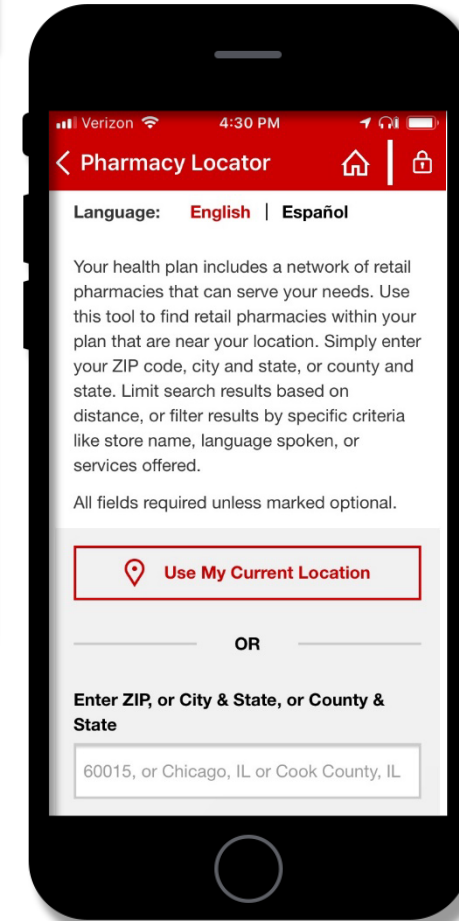
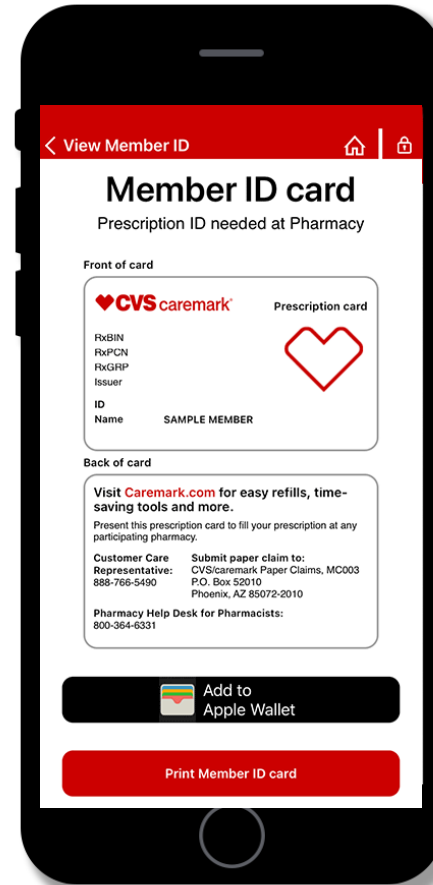
The app utilizes the **fingerprint ID** and **facial recognition** features available on most mobile devices



Other convenient features

View Member ID card means members always have access to the information needed to submit a claim

The “Pharmacy Locator” uses the mobile device’s geo locator to make finding the nearest network pharmacy as easy as a click



Retail 90



Get the medications you take regularly (such as diabetes, asthma or high blood pressure medications) in 90-day supplies

90-day supplies are more convenient and may cost less

To find a pharmacy in your plan's Retail 90 network, sign in to Caremark.com



Your cost for prescriptions

Employees and Retirees		
Local and Mail Service Pharmacies		
Type of Medication	Up to 45-Day Supply (1 copayment)	46- to 90-Day Supply (2 copayments)
Generics	\$10	\$20
Preferred Brands	\$25	\$50
Other Brands	\$40	\$80
Out-of-Pocket Maximum	Active Employees	Non-Medicare Retirees
Single only coverage	\$1,000	\$1,500
Family coverage	\$1,500	\$2,000

SLEOLA Plan Design—Active Employees Only		
Local and Mail Service Pharmacies		
Type of Medication	Up to 45-Day Supply (1 copayment)	46- to 90-Day Supply (2 copayments)
Generics	\$5	\$10
Preferred Brands	\$15	\$30
Other Brands	\$25	\$50
Out-of-Pocket Maximum		
All coverage tiers	\$700	

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

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

Contraceptives for women

Find the full list at [Caremark.com](https://info.caremark.com) or <https://info.caremark.com/stateofmaryland>

ACA Preventive Services Drug List

For some medications, **you pay \$0** even if you or your family haven't met your annual deductible

Convenient, no-cost vaccinations

The CDC* recommends a yearly flu vaccination for all adults and a pneumonia vaccination for those 65 and older

Your plan offers

- ✓ No-cost flu vaccinations
- ✓ No-cost pneumonia vaccinations for adults over age 65
- ✓ A vaccination network of more than 68,000 pharmacies nationwide – no appointment or doctor's office visit required

On-site options will be available for more information visit

[cvs.co/vaccineappointment](https://www.cvs.com/vaccineappointment)

CDC (Centers for Disease Control and Prevention).



No-cost flu shot

Get a no-cost flu shot*

at any network pharmacy.

Making health a priority?

Flu shots can help everyone stay healthier.**

What will you need?

Just take your prescription card and valid photo ID.

Is it really no cost?

Yes. No copay.† No cost to you.

Visit [Caremark.com/findapharmacy](https://www.caremark.com/findapharmacy) to find a network pharmacy near you.



Health Benefits

Together, we are working toward a healthier community.

Want more convenience?
Simply scan the QR code to schedule a visit for just you, or use group scheduling to make appointments for your family at your local CVS Pharmacy



[cvs.co/vaccineappointment](https://www.cvs.co/vaccineappointment)

Advanced Digital Scheduling

1 Scan the QR to initiate the appointment process



2 Individual or NEW Group Scheduling!

Who are you scheduling for?

Scheduling for an individual or group of up to four people? (Required)

Individual (all vaccines)

Group (COVID-19 and flu only)

Continue scheduling

3 Health Screener Question for Everyone's Safety

Before we schedule your vaccine(s)

For the safety of other customers and our employees, let's first get these familiar questions out of the way. Please answer this brief COVID-19 questionnaire for the patient(s) being scheduled.

All fields are required.

Do you currently or have you in the past 14 days, had a fever, chills, cough, shortness of breath, difficulty breathing, fatigue, muscle or body aches, headache, new loss of taste or smell, sore throat, nausea, vomiting, or diarrhea?

Yes

No

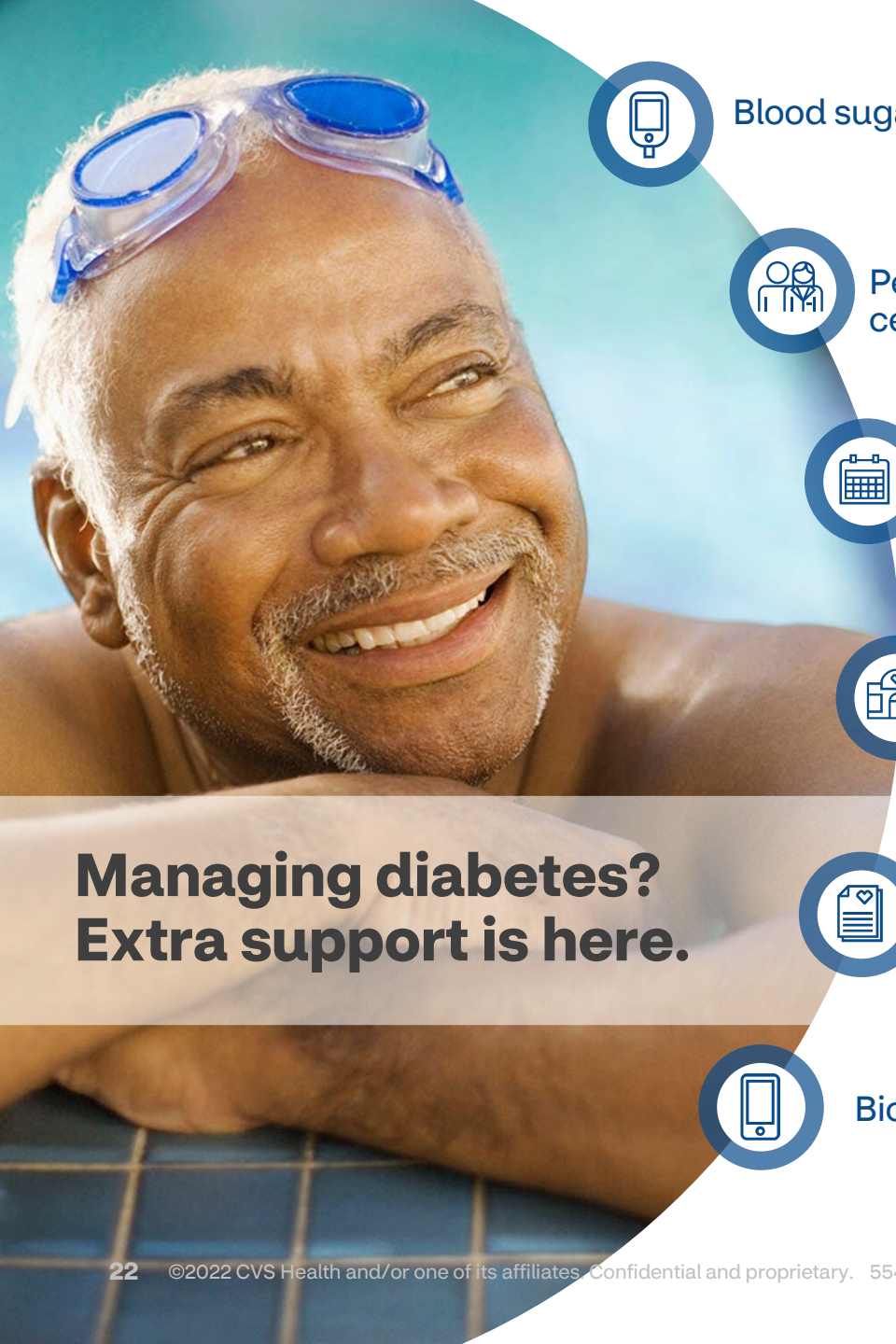
Have you tested positive for COVID-19 within the last 14 days?

Yes

No

Continue scheduling

Upon submission, after all screening questions are answered, demographic information is entered and location is selected, a confirmation email / text will be sent with details of the vaccine appointment.



Blood sugar monitoring



Personalized support and health coaching with certified diabetes educators



One-on-one counseling with a pharmacist at CVS Pharmacy



Diabetes monitoring visits, including testing for HbA1c



A glucose meter and unlimited test strips



BioTel Care app

**Managing diabetes?
Extra support is here.**

Transform Diabetes Care

provides the right amount of guidance and support based on your needs and preferences.

With the BioTel Care digital app, you can monitor your glucose, calories and more. To stay on track, you can message with a health coach and get personalized support from a Certified Diabetes Care Nurse.*

If you're managing diabetes, you're enrolled automatically, so stay tuned for program details – we'll be in touch soon to help you get started.

*Certified Diabetes Care Nurses do not diagnose or treat conditions. Their role is to connect members to appropriate resources and help identify and close gaps in care. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

An aerial view of a city skyline at dusk, featuring numerous skyscrapers and buildings. The sky is a deep blue with some light clouds. The text "Quiz Time!" is overlaid in the center in a white, sans-serif font, flanked by two horizontal white lines.

Quiz Time!

Who is the pharmacy benefit manager for the State of Maryland?

CVS
Pharmacy

—

MinuteClinic

—

Caremark
Mail Order

—

CVS
Caremark

—

Who is the pharmacy benefit manager for the State of Maryland?

CVS
Pharmacy

Caremark
Mail Order

—

—

MinuteClinic

CVS
Caremark

—

—

What types of products are covered under the ACA Preventive Services Drug List?

Smoking/
Tobacco
Cessation

HIV PrEP

Contraceptives

All of the
above

What types of products are covered under the ACA Preventive Services Drug List?

Smoking/
Tobacco
Cessation

HIV PrEP

Contraceptives

**All of the
above**

What options are available when you schedule your flu shot at CVS Pharmacy?

Individual appointments

Advanced Scheduling

Group/ Family Scheduling

All of the above

What options are available when you schedule your flu shot at CVS Pharmacy?

Individual appointments

—

Group/Family Scheduling

—

Advanced Scheduling

—

All of the above

—

Web resources for more information about your benefit



About CVS Caremark

Welcome to CVS Caremark® – the pharmacy benefits manager (PBM) working with the State of Maryland to provide convenient and flexible options for the prescription drugs you and your family may need. We are here to help you save time, keep costs down and stay on track with your medications.

Learn More About Your Plan Options

Our goal is to make sure you take advantage of all your prescription savings options. Learn about the savings available under your prescription plan.

- [Active \(PDF\)](#)
- [Retiree \(Non-Medicare Member\) \(PDF\)](#)
- [SLEOLA \(PDF\)](#)
- [Retiree \(Medicare Member\) \(PDF\)](#)



CVS Caremark microsite:

<https://info.caremark.com/oe/stateofmaryland>

- **Learn more about your plan options**
- **Check Drug Cost**
- **Find a Pharmacy**
- **Drug Lists**
- **Customer Care Contact Information**

Raffle Entry

CVS State of Maryland Open
Enrollment Virtual Fair Raffle



Thank you for joining us today

CVS State of Maryland Open
Enrollment Virtual Fair Raffle



Health Benefits

Together, we are working toward a **healthier community.**



Terms you should know

Copay or coinsurance | The amount you pay for medications once you or your family reaches the deductible and coverage starts; a copay is a flat amount and coinsurance is a percentage of the cost of the medication

Maximum out-of-pocket (MOOP) | Once you or your family reach this amount, all medications are covered at 100%

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%; high deductible health plan (HDHP) preventive medications bypass the deductible, which means they are covered even if you haven't met your yearly deductible yet

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. The information is reviewed to determine whether your medication will be covered by your plan.

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 your or your doctor's request for coverage of a non-covered medication is denied, you have the right to appeal that decision.

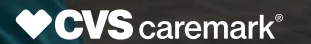
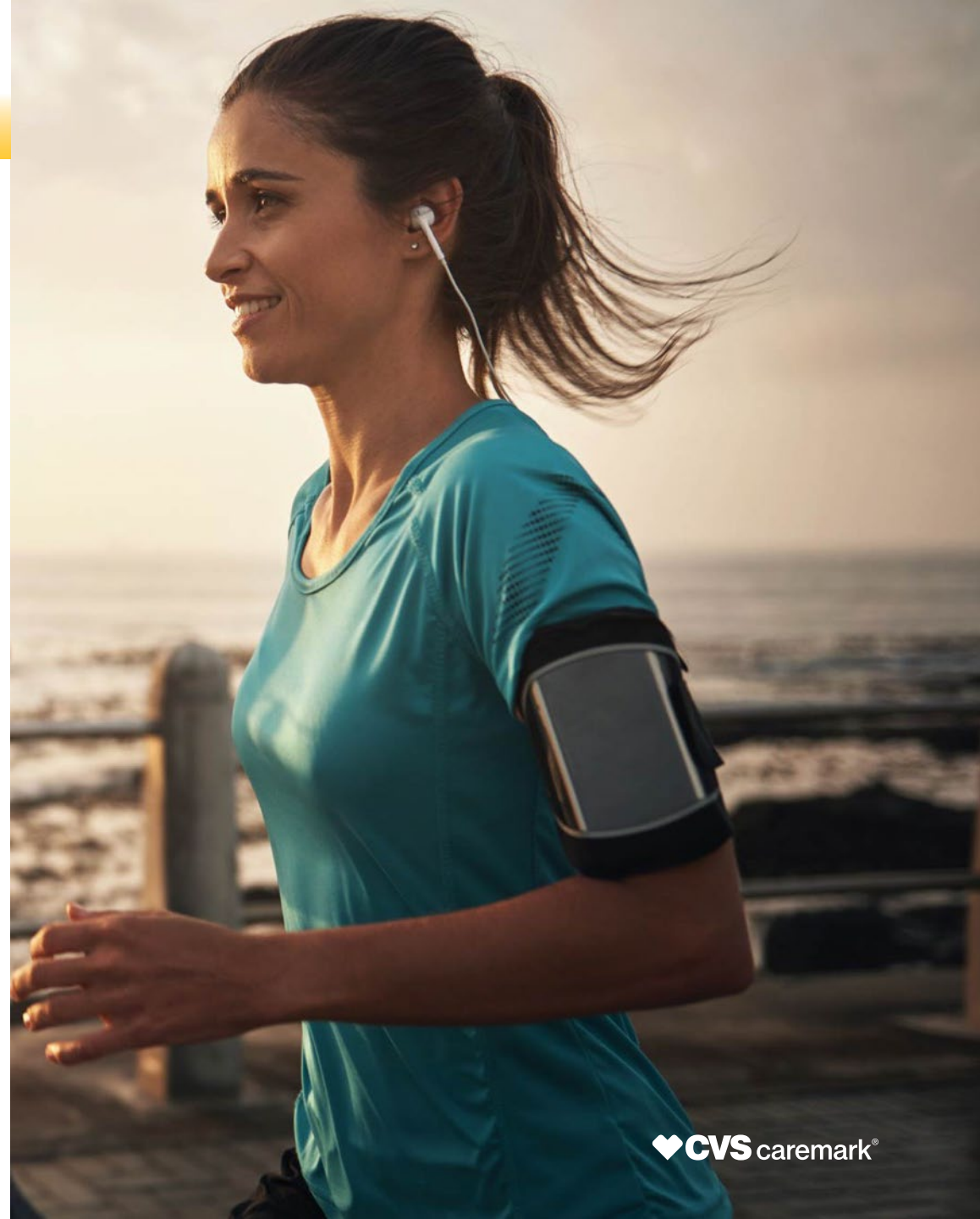
-
- ▶ **Find more information on these topics in your summary plan description (SPD).**
 - ▶ **Use the [Check Drug Costs & Coverage tool](#) at [Caremark.com](#) to find out what medications are covered, if there are extra requirements for coverage and how much they will cost.**
 - ▶ **Remember: Medications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



Health Benefits

Together, we are working toward a **healthier community.**

Thank you



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 Caremark assumes no liability whatsoever for the information provided or for any diagnosis or treatment made as a result of this information. This document may contain references to brand-name prescription medications that are trademarks or registered trademarks of pharmaceutical manufacturers not affiliated with CVS Caremark.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

This presentation contains trademarks or registered trademarks of CVS Pharmacy, Inc. or one of its affiliates; it may also contain references to products that are trademarks or registered trademarks of entities not affiliated with CVS Health.

Accordant Health Services, LLC, is a CVS Caremark company. All rights reserved. Accordant Health Services, LLC is a wholly owned subsidiary of CVS Caremark. Our program, care team and care managers do not provide diagnostic services or direct treatment. We assist you in getting the care you need and our program is not a substitute for the medical diagnosis, treatment and/or instructions provided by your health care providers.

CVS Health policy statement

All CVS Health presentation materials are confidential and proprietary and may not be copied, distributed, captured, printed or transmitted (in any form) without the written consent/authorization of CVS Pharmacy, Inc.

