

Prescription Drug Coverage



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As in the past, all health plan options have prescription drug coverage. CVS/Caremark manages the prescription benefits for KEHP, but you do not have to use a CVS pharmacy. Go to any in-network pharmacy that you choose and get a 30-day or 90-day supply of drugs! If you prefer to have your prescriptions delivered to your door, use the CVS/Caremark retail mail order program. Sign up at [caremark.com](https://www.caremark.com).

You can view both the condensed and detailed versions of the Value Formulary at [kehp.ky.gov](https://www.kehp.ky.gov) or at [caremark.com](https://www.caremark.com). For specific questions about your prescriptions, contact CVS/Caremark at **866-601-6934**. You may want to share the formulary listing with your primary care physician or other provider.



CVS/Caremark has a “Check Drug and Cost Coverage” tool that is helpful in comparing the cost of drugs at nearby pharmacies. The lower the cost of the drug, the less you will pay in co-insurance (except for the LivingWell PPO plan, which offers a fixed co-pay for prescription drugs). Sign in at [caremark.com](https://www.caremark.com), then click on “Plan & Benefits” and look at “Check Drug and Cost Coverage.”

Preventive Therapy Drug Benefit – Bypass Your Deductible

If you have the LivingWell CDHP, the LivingWell Basic CDHP, or the LivingWell Limited High Deductible plan, you only have to pay for the co-insurance amount for medications on the Preventive Therapy Drug Benefit list. This list includes medications you need on a regular basis to prevent conditions such as high blood pressure or high cholesterol. You can see the Preventive Therapy Drug Benefit list at [kehp.ky.gov](https://www.kehp.ky.gov).

PrudentRx

If you have the LivingWell PPO plan, you may be able to save money on your specialty prescriptions. PrudentRx has collaborated with CVS Caremark® to offer a third-party (manufacturer) co-pay assistance program that may help save you money when you fill your prescription through CVS Specialty®. CVS/Caremark and PrudentRx will work with you to obtain third-party co-pay assistance for your medication, if available. Once you're enrolled, you'll pay nothing out-of-pocket – that's right, \$0! – for medications on your plan's specialty drug list dispensed by CVS Specialty.

Your enrollment in the program will be started automatically, but some additional steps may be required, such as signing up for a manufacturer's co-pay assistance program. You can choose to opt out at any time, but if you do opt out, a 30% co-insurance will apply to your specialty medications. Look for more information coming directly to you via mail after open enrollment.



Additional information about your prescription drug coverage is available at [kehp.ky.gov](https://www.kehp.ky.gov), or you may contact CVS Caremark at **866-601-6934**.