Prescription Drug Coverage

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! However, a 90-day supply is required to receive the Value Benefit as described on the next page. If you prefer to have your prescriptions delivered to your door, use any In-Network retail mail-order pharmacy.

Your drug coverage is limited to drugs on the Value Formulary. You can view both the condensed and detailed versions of the Value Formulary at **kehp.ky.gov** or **Caremark.com**. Some drugs are subject to prior authorization. An appeals process is available for drugs not covered under the Value Formulary or for drugs prescribed by a physician where usage or dosage is contrary to FDA approval. 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 providers.

Preventive Therapy Drug Benefit — Bypass Your Deductible (LivingWell CDHP, LivingWell Basic CDHP and the LivingWell HDHP only)

If you have the LivingWell CDHP, LivingWell Basic CDHP, or the LivingWell HDHP you only have to pay for the Co-Insurance amount for medications on the Preventive Therapy Drug list without having to first meet your Deductible. 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 list at **kehp.ky.gov**.

Register at Caremark.com

When you register at **Caremark.com**, you'll get access to tools and resources that make managing your pharmacy benefits easier and more convenient.

There are three easy ways to register:

- Go to **Caremark.com**, click the Register button and follow the instructions to sign up.
- Download the CVS/Caremark mobile app from Google Play or the App Store to register your account.
- Call **866-601-6934** and a representative will get you started with a personalized registration email or text.

HEALTH ACTION

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 most prescription drugs). Sign in at **Caremark.com**, select Plan & Benefits, and choose **Check Drug and Cost Coverage**.