

2016 GEHA Health Savings Advantage HDHP Prescription Benefits

FastStart

Welcome to GEHA! We make it quick and easy for you to transition to our prescription partner, **CVS/caremark**.

If you have a prescription, you can choose one of two ways to submit it:

- Mail your prescription, your copay and completed order form to CVS/caremark Mail Service Pharmacy.
- Ask your physician to call in your prescription at (800) 378-5697 or fax to (800) 378-0323.

If you need a prescription, you can choose from two FastStart® options to get started:

- Phone – Call FastStart at (800) 875-0867
- Online – Log on to caremark.com/faststart and sign in or register, if necessary.

Find a retail pharmacy

You can fill your prescription at any participating retail pharmacy. To locate participating pharmacies, visit caremark.com or call CVS/caremark at (844) 443-4279.

Prescriptions (In-Network*)	Health savings Advantage HDHP What you pay
Retail pharmacy – 30-day supply Generic or brand name	25% of plan allowance, after deductible**
Mail order pharmacy – 90-day supply Generic or brand name	25% of plan allowance, after deductible**

* For out-of-network benefits, see Section 5(f) in the 2016 GEHA High Deductible Health Plan Brochure, available at geha.com/planbrochure.

** Under this health plan, your deductible is \$1,500 for Self Only coverage, and \$3,000 for Self Plus One or Self and Family coverage. With the exception of preventive care, vision and dental, you must pay the full deductible before GEHA pays for your health care. You can use funds in your health savings account to cover your deductible and other medical expenses.

Your prescription drug program includes a “formulary” feature. The CVS/caremark formulary is a list of selected FDA-approved medications from which your physician may choose to prescribe. The formulary is designed to inform you and your physician about quality medications that, when prescribed in place of other non-formulary medications, can help contain the increasing cost of prescription drug coverage without sacrificing quality. Any rebates or savings received by GEHA on the cost of drugs purchased under this plan from drug manufacturers are used to reduce health care costs.

Step therapy

Step therapy applies to specialty medications that are used to treat certain conditions including multiple sclerosis (MS), rheumatoid arthritis, psoriatic arthritis, psoriasis, ankylosing spondylitis, ulcerative colitis and Crohn’s disease. Step therapy requires you to use a preferred drug before the pharmacist dispenses a non-preferred medication. Non-preferred medications require prior approval.

For complete details about your prescription drug benefits, see Section 5(f) in the 2016 GEHA High Deductible Health Plan Brochure, available at geha.com/planbrochure.





Our goal is to offer GEHA members convenient and affordable prescription options, including the highlights listed below.

Caremark.com – Your link to prescription savings

With caremark.com, you can get 24/7 secure access to your prescription benefit information so you can:

- Order prescriptions
- Understand your plan and benefits
- Find savings and opportunities
- Learn about medications
- Ask-a-pharmacist

Getting started is easy. Visit caremark.com and have your GEHA ID card handy (you will need your ID number). Once you're registered, you can use the same log-in information on the CVS/caremark mobile app or mobile site.

The CVS/caremark ExtraCare® Health Card

The ExtraCare Health Card is a program that gives you 20 percent savings on thousands of CVS/pharmacy brand health-related items valued at \$1 or more. This includes cough and cold remedies, pain relief, first aid, vitamins, skin care, baby care, and many more of the items that you and your family use every day. You can use your ExtraCare Health Card at any CVS/pharmacy store, or you can create an account with your ExtraCare Health Card number to shop online at cvs.com.

Each household will receive two key tags at no cost for the whole family to use. These cards are different from your GEHA ID card and will be mailed separately.

If you already have ExtraCare loyalty program rewards, you can transfer them to your new ExtraCare Health Card account. Please call the toll-free number on the back of your ExtraCare Health key tag for questions or to transfer your rewards.

