**Welcome**
to the first issue of ParTNers for Health. This is the first in a series of newsletters about upcoming changes to your benefits. Keep these newsletters with your other ParTNers for Health communications for future reference.

**Change is Coming**

We want to provide our members with comprehensive, affordable and dependable health care, but it's becoming harder and harder for us to afford our current benefits programs. Our health care claims have jumped from less than $600 million to almost $1.3 billion in just eight years. Unless we act now, we’ll be facing a much more difficult situation in the near future that could threaten our ability to provide coverage for members and their families. Most of the changes that we’re making will become effective in 2011. However, a change in pharmacy coverage will come this summer.

One Pharmacy Benefits Manager for All Plans

**Starting July 1, 2010,** CVS Caremark will become the pharmacy benefits manager for all plan members, regardless of whether you are in the PPO, POS or HMO. We chose CVS Caremark through a competitive bid process. They offered us the highest-quality plan at the lowest cost to the State.

CVS Caremark is one of the largest pharmacy benefits managers in the country and the number one provider of prescriptions. They fill or manage more than one billion prescriptions a year. Their network of more than 1,600 pharmacies in Tennessee (64,000 nationwide) includes many major chains and independents as well as CVS pharmacies. Chances are, the pharmacy you use now is part of the network. If you fill your prescriptions by mail, CVS Caremark offers a choice. You can order online, by phone or by mail.

Attention Retirees!

*If you are a retiree younger than age 65, this change may affect you, too! CVS Caremark will also administer your prescription drug coverage starting July 1, 2010. You will receive your new pharmacy benefits ID card in the mail in early June.*

Together, we are committed to:

- helping you get the appropriate prescription
- supporting your overall health and well-being
- providing you with a convenient way to fill prescriptions.
PHARMACY BENEFITS HIGHLIGHTS

1. You will receive a welcome packet in the mail from CVS Caremark in early June that will include details about the new benefit.

2. Your packet from CVS Caremark will include pharmacy benefits ID cards. Do not use the new cards until July 1, 2010. After that date, be sure to carry your medical (CIGNA, United or BlueCross BlueShield) card and your new pharmacy benefits ID card with you.

3. Starting July 1, there will be a new list of drugs covered by CVS Caremark. It will likely be similar to your current drug list, but there will be some differences. The mailing you receive in June will include a list showing many of the drugs that are covered.

4. Most prescriptions with refills will be transferred automatically from your current pharmacy benefits manager to CVS Caremark. In most cases, you will not have to take any action.

5. If your prescription is not on the new drug list, moves to a higher or lower tier or requires you to take special action, you will receive a letter from CVS Caremark. The letter will provide detailed information about what you need to do.

6. You’ll be able to fill your prescriptions at one of more than 1,600 pharmacies in Tennessee (64,000 nationwide) that participate in the CVS Caremark network. These include Walgreens, Target, Kroger, Wal-Mart, Rite-Aid and CVS—plus local, independent drug stores. The welcome packet you receive in June will list some of the network pharmacies near you that offer a one-month supply of drugs. A complete list of pharmacies, including those that offer a three-month supply, will be available to you from CVS Caremark online or by calling their service center.

7. Mail order will also be available. In addition, you will be able to get a three-month supply of your prescriptions by going to a participating network pharmacy rather than through the mail.

8. Co-pays and coinsurance amounts for generic (Tier One), preferred brand (Tier Two) and non-preferred brand (Tier Three) drugs will remain the same as they are now for the rest of 2010. However, not all drugs will be in the same tier as they are today.

DID YOU KNOW?

- The Caremark Drug List is a list of the drugs covered by CVS Caremark. It includes generic and preferred brand drugs. In June, you will receive a short version of the drug list that will be current on July 1. Soon after, a complete list will be available online or by calling a toll-free number at CVS Caremark.

- Most of the State’s prescription plans require you to pay a co-pay when you fill a prescription. A co-pay is a fixed dollar amount such as $5 or $25 per prescription. The co-pay is lowest for a generic, higher for a preferred brand and highest for a non-preferred brand.

- The drugs covered by the State’s pharmacy benefit are grouped into three tiers. Each tier has a different co-pay amount.

- A generic drug (also called Tier One) is a Food and Drug Administration (FDA) approved copy of a brand name drug. A generic medicine is equal to the brand name product in safety, effectiveness, quality and performance. You pay the least when you fill a prescription with a generic drug.

- A preferred brand drug (also called Tier Two) is included on the drug list when a generic is not available. Your cost will be higher than for a generic but less than for a non-preferred brand.

- A non-preferred brand drug (also called Tier Three) belongs to the most expensive group of drugs. You will pay the most if your prescription is filled with a non-preferred brand.
Will I have to change pharmacies in July?
Probably not. Many major pharmacy chains—including Wal-Mart, Walgreens, Target, Kroger and CVS—participate in the CVS Caremark network. So do some smaller, independent pharmacies. More than 1,600 pharmacies in Tennessee are in the CVS Caremark network.

What about ID cards?
You will get a new pharmacy benefits ID card as part of the welcome packet you will receive from CVS Caremark in early June. This packet will be mailed to your home address.

I’m going away for the summer. What should I do?
If you’re taking medication, make sure you get a three-month supply before you leave. Your new ID card will arrive in the mail at your home and be waiting for you when you get back. Or, it will be forwarded to you if you have provided the post office with another address.

I use the mail-order program. Do I need a new prescription?
If you have refills left on your current prescription, it will most likely be transferred automatically to CVS Caremark, the new pharmacy benefits manager. If you are affected because of a special medication that you take, CVS Caremark will contact you directly.

Will there be a new drug list when we move to CVS Caremark?
Yes. A list of many of the drugs covered under the program will be mailed to you in June.

What if I take a drug that’s not on the CVS Caremark drug list?
CVS Caremark will contact you about your options if the medication you are taking is not covered under the new approved drug list.

Since I’m covered under BlueCross BlueShield, I already have CVS Caremark. Is anything different for me?
Like all members, you may see differences in your covered drug list and pharmacy network as of July 1. Be sure to check that your prescription drugs are still available. Also, if you are registered on www.caremark.com, you’ll need to register again after June 30, 2010.

What will happen to prescription drug benefits next year?
CVS Caremark will continue to be the pharmacy benefits manager, but your co-pays may change. We will keep you posted and provide you with all of the information as it becomes available.

**QUESTIONS AND ANSWERS**

**CONTACT INFO TO FOLLOW**
Starting in June, you’ll be able to call a Caremark Customer Care representative toll-free with any questions you may have. In July, you’ll be able to log on to a portion of the CVS Caremark Web site that will be dedicated to our benefits.

Watch for future communications with the toll-free phone number and Web site address.

**What’s Next?**
You’ll be receiving more information about your prescription drug benefits from CVS Caremark in the coming months.

Next month, **ParTNers for Health** will focus on benefit changes that will be coming in 2011.
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