



# Pharmacy Benefits Overview



Your MVP Health Care® (MVP) pharmacy benefits cover thousands of medications on the MVP approved drug list. Choose from a vast selection of participating pharmacies, or take advantage of convenient mail and specialty pharmacy services through CVS Caremark®, MVP's Pharmacy Benefit Manager for retail, specialty, and mail service prescription drug coverage. Generally, benefits are available for up to a 30-day supply of medically necessary prescription medications at a participating local retail pharmacy and may allow up to a 90-day supply through the CVS Caremark Mail Service Pharmacy.

## The MVP Prescription Drug Formulary

The MVP Formulary is our approved list of covered medications that are proven safe and effective, and provide clinical value to treat your condition. The Formulary also lists medications that require prior authorization, are subject to step therapy\* or quantity limits, or are available through mail delivery.

### Formulary Co-Pays

The Formulary is divided into tiers to make it easier for you and your doctor to choose the most appropriate, lowest cost drug. Check your prescription drug rider, schedule of benefits, or summary plan description to find your co-pay for each tier.

- **Tier 1**—With the lowest co-pay, drugs in Tier 1 generally include FDA-approved generic drugs that are as safe and effective as their brand-name counterparts.
- **Tier 2**—At a mid-range co-pay, these are preferred brand-name drugs and also may include generics.
- **Tier 3**—This highest co-pay tier includes brand-name drugs and new drugs that are in the review process.

### Brand/Generic Difference Program

FDA-approved generic drugs have a lower co-pay and offer the same clinical benefits as the brand-name drug. If you and your doctor determine that you must use the brand-name drug, you may be responsible for the generic co-pay plus the difference in cost between the generic and the brand-name drug.

## Specialty Medications

CVS Specialty® dispenses injectable and oral medications that treat specialty conditions or are high cost, and provides these valuable services:

- Pharmacy-trained clinical teams, which include pharmacists and nurses, offer support and answer patient and physician questions about medications for complex medical conditions.
- Ancillary supplies, such as syringes and needles, are provided at no additional cost.

To learn how to order a prescription or to see if a medication is available through the specialty pharmacy, visit [mvphealthcare.com](http://mvphealthcare.com) and select *Members*, then *Prescription Benefits*. You can also check with your local retail CVS Pharmacy® to see if your specialty medication is available.

## Mail Service Pharmacy

If your benefit allows, maintenance medications that are taken on a regular basis are available by mail service. Save time and money when you buy these drugs in larger quantities and have them delivered right to your door. Your co-pay for a 90-day supply of medication will generally be less than going to a local retail pharmacy monthly for the same amount of medication.



Visit [mvphealthcare.com](http://mvphealthcare.com) and select *Members*, then *Prescription Benefits* for the current Formulary and Preventive Drug lists. If you have questions about your Prescription Drug Benefit, call the MVP Customer Care Center at the number on the back of your MVP Member ID card.

\*In some cases, MVP may require you to first try one drug to treat your medical condition before covering another drug for that condition.

This is a summary of certain general aspects of MVP Health Care Prescription Drug Benefits, which may vary by employer plan, product, or service area. Check with your employer for details. Consult your plan documents for a complete list of covered benefits, limitations, and exclusions. Formulary information is available by calling the MVP Customer Care Center. Pharmacies and providers participating in our network and mail order vendors are independent contractors and are neither employees nor agents of MVP Health Care or its affiliates. This summary is not an offer of coverage. If there are any differences between the information contained herein and a specific plan document, the plan document will be controlling.

CVS Caremark employees are trained regarding the appropriate way to handle your private health information. 106-52484A 081120



# MVP Members Save at CVS Pharmacy

## Save 20% In Store and Online

Prescription benefits from MVP include a discount on CVS Pharmacy brand health-related items\*.

- **Save 20% on thousands of products**, including over-the-counter medications (such as allergy, cold and flu, or pain relievers), contact lens solution, first aid, and oral hygiene products.<sup>†</sup>
- Use your discount at any CVS Pharmacy location or online at [cvs.com](https://www.cvs.com).
- This program is included with most MVP prescription plans at no additional cost to you.

## Start Saving Today

If you already have an MVP ExtraCare Health Card, just present it when you make purchases at CVS. New members can visit [bit.ly/extracarehealth](https://bit.ly/extracarehealth) to get started, or call **1-800-SHOP-CVS** if you need help.

## Online and On-the-Go with MVP and CVS Caremark

Your MVP membership comes with a variety of online tools to help you with your prescription drug benefits. *Sign In* to your member account at [mvphealthcare.com](https://mvphealthcare.com) and select *Pharmacy (CVS Caremark)*. Stay up to date on medication costs, manage your personal health and wellness information, and search for generic medication alternatives to save money.

## Find Ways to Save

From using generic medicines to setting up mail order service for maintenance medications, you can choose the right ways to save money based on your plan and prescriptions.

## Order Prescriptions

Purchase qualified maintenance drugs—at a savings to both you and MVP—and have them delivered right to your door. Use the *Find a Pharmacy* tool at [mvphealthcare.com](https://mvphealthcare.com) to locate participating pharmacies near your home or within a specific zip code.

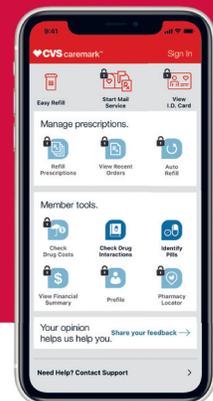
## Get information About Medications

Learn more about specific drug interactions and possible side effects.

## Download the CVS Caremark Mobile App

- Refill and renew mail service prescriptions.
- Identify unknown pills from the Pill Identifier.
- Check for drug interactions among medications.
- Check order status and prescription history.
- Check drug coverage and costs.
- Find local pharmacies.

Visit [caremark.com/mobile](https://caremark.com/mobile) for more information.



\*The 20% discount is restricted to items purchased for the cardholder, spouse, or dependents.

<sup>†</sup>Excludes prescriptions, alcohol, tobacco, lottery tickets, postage stamps, gift cards, money orders, prepaid cards, and photofinishing, and is not valid on other items reimbursed by a governmental program. Some exclusions apply. Not available with all plans.

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.