Frequently Asked Questions Regarding 2015 Benefits

Prescription Benefit ID Cards

Q: Will I need a new GEHA ID card?
A: Yes. Your new GEHA ID card will be mailed to you in late November. Two cards will be sent to each household. If you need more cards, you can call GEHA at (800) 821-6136.

Q: If I don’t receive my GEHA ID card by January 1, 2015, what should I do?
A: Call GEHA to have an ID card mailed to your home.

Q: Do I need to show my new ID card to the retail pharmacist?
A: Yes, after 1/1/15 make sure to show your new ID card to your local retail pharmacist the first time you fill a prescription after receiving the card.

Q: If I lose my ID card, how do I get a new one?
A: Call GEHA at (800) 821-6136.

Copayments/Drug Costs

Q: Will my copayment change on my current prescriptions?
A: There is always the possibility that your cost for a particular medication could change. Call CVS/caremark at (844) 4-GEHA RX or (844) 443-4279 to verify your copayment.

Filling Prescriptions after January 1, 2015:

Q: How do I order prescriptions after January 1, 2015?
A: Choosing how to fill your prescription depends on whether you are ordering a short-term or long-term medication:

- **A short-term medication** is generally taken for a limited period of time (usually 30 days or less) and with just one or two refills, such as an antibiotic. Prescriptions for short-term medications can be ordered at any pharmacy in the CVS Caremark retail network. You can find a participating pharmacy at [www.caremark.com](http://www.caremark.com) (be sure you have registered as member using your ID card number so you can obtain username and password information).

- **A long-term medication** is taken regularly for chronic conditions such as high blood pressure, asthma, diabetes or high cholesterol.
  - For High Option the Maintenance Choice® feature lets you fill up to a 90-day supply of your long-term medications through the CVS Caremark Mail Service Pharmacy, or at a local CVS/pharmacy location
  - For Standard and HDHP Plans the Retail 90 feature lets you fill up to a 90-day supply for your long-term medication through the CVS Caremark Mail Service Pharmacy, or 90-day network pharmacy.
Q: What do I do if I have refills remaining on an existing prescription at a retail pharmacy?
A: If your pharmacy is in the CVS Caremark Retail Pharmacy Network, simply give the pharmacist your new benefit ID card information the first time you order a refill after January 1, 2015.

Q: How can I check that my current pharmacy is in the CVS Caremark Retail Pharmacy Network?
A: Before January 1, 2015, you can visit geha.com/prescriptions. Click on the link “Find your nearest in-network retail pharmacy for 2015”. You can also call CVS/caremark at (844) 4-GEHARX or (844) 443-4279.

Q: What happens if I fill my prescription at a non-network pharmacy?
A: The CVS Caremark retail network consists of more than 67,000 pharmacies. However, if your local pharmacy is not participating in the CVS Caremark retail pharmacy network, you will need to pay the full cost of the prescription price. You then need to submit a paper claim form, along with the original prescription receipt(s) to CVS Caremark for reimbursement of covered expenses. You can obtain a claim form by calling CVS/caremark at (844) 4-GEHARX or (844) 443-4279 or on GEHA and/or the CVS/caremark websites.

Q: How do I transfer my prescription from a non-network retail pharmacy to a network retail pharmacy?
A: You can easily transfer your prescriptions. First, find a network retail pharmacy by going www.GEHA.com. You can also call CVS/caremark at (844) 4-GEHARX or (844) 443-4279 for pharmacy locations. Next, go to a participating retail pharmacy and tell the pharmacist where your prescription is currently on file. The pharmacist will contact your current pharmacy and make the transfer for you.

Q: Can CVS Caremark transfer my prescription from a retail pharmacy to mail service?
A: Yes. First, call CVS/caremark at (844) 4-GEHARX or (844) 443-4279. Have your prescription information, ID card and doctor’s name with you when you call. We will then contact your doctor for a 90-day prescription and mail it to you within 7 to 10 days after receiving prescription from your doctor.

Q: Will the label on my medication still indicate when I can order the next refill?
A: Yes, your label will still show the date of your next refill and the number of refills left on your prescription.

Q: How large is the CVS/caremark Network?
A: There are more than 67,000 network pharmacies nationwide, including independent pharmacies, chain pharmacies and 7,400 CVS/pharmacy locations.

**Maintenance Choice (High Option Only)**

Q: What is Maintenance Choice?
A: Maintenance Choice is a feature of the pharmacy program that lets you choose how to refill your long-term prescriptions: through mail or at a CVS/pharmacy location. You can continue to have your mail-service prescriptions shipped directly to your home or you can choose to pick them up at your local CVS/pharmacy. You’ll pay the same copayment either way.
There are benefits to choosing each:

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<th>With CVS Caremark Mail Service You May:</th>
<th>At a CVS/pharmacy You May:</th>
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<tbody>
<tr>
<td>• Enjoy convenient home delivery, or delivery to another location of your choice</td>
<td>• Pick-up your long-term medication directly from the pharmacy at a time that is convenient for you</td>
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<tr>
<td>• Receive medication in confidential, tamper-resistant and (when necessary) temperature-controlled packaging</td>
<td>• Enjoy same-day prescription availability</td>
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<tr>
<td>• Talk to a pharmacist by phone in the privacy of your own home</td>
<td>• Talk face-to-face with a pharmacist</td>
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Q: Why can I only go to CVS/pharmacy retail locations for Maintenance Choice? Why aren’t there other pharmacy chains allowed?
A: The 90 day supply benefit does not extend to other retail pharmacies.

Q: What medications are eligible to be included in Maintenance Choice?
A: Long-term medications that you currently order through mail service may be available to be picked up at a CVS/pharmacy location.

Q: How do I start getting my 90-day supplies at retail through Maintenance Choice?
A: After January 1, 2015, if you need to obtain a new prescription, you can have the pharmacist at your local CVS/pharmacy contact your doctor for a 90-day prescription. You can also ask your doctor to call the CVS/pharmacy location with a 90-day prescription. Let the pharmacist know that your prescription benefit program includes the Maintenance Choice feature.

Q: How do I get a new 90-day mail-service prescription?
A: There are three ways to start using CVS Caremark Mail Service Pharmacy:

1. **Online:** Log onto [www.caremark.com/faststart](http://www.caremark.com/faststart). Once you provide the requested information, we’ll contact your doctor for a 90-day prescription.

2. **Mail:** Ask your doctor for a 90-day prescription. Go to [www.caremark.com](http://www.caremark.com) and download a mail service order form. Send the completed form along with your prescription to the address provided on the form. A mail service order form will also be sent to you in your Welcome Kit.

3. **Phone:** Call CVS/caremark at (844) 4-GEHARX or (844) 443-4279.

Q: Can I receive some of my long-term prescriptions by mail and others at my local CVS/pharmacy?
A: Yes, you can choose which of your 90-day prescriptions you want to receive by mail, and which ones you want to pick up at your local CVS/pharmacy.

Q: There isn’t a CVS/pharmacy location in my area. Can I get a 90-day supply at my local retail pharmacy?
A: No, the Maintenance Choice program is only available through CVS/pharmacy locations. Coverage at other network pharmacies will only be provided for the usual retail benefit, up to two 30-day fills.
Mail Service Pharmacy

Q: Which medications can I fill through the CVS Caremark Mail Service Pharmacy?

A: Mail service is a convenient way to have 90-day supplies of your long-term medications shipped to you at no added cost. Mail service can save you both time and money—you don’t have to worry about making a trip to the pharmacy every 30 days, and 90-day supplies typically cost less than three 30-day supplies.

Long-term (or maintenance) medications are those you might take for ongoing or chronic conditions such as high blood pressure, heart disease, arthritis, or diabetes. To view which of your prescriptions are eligible for 90-day supplies through mail service, visit www.caremark.com.

Q: How do I start using CVS Caremark Mail Service Pharmacy?

A: Choose one of three easy ways:

1. **Phone**: Call CVS/caremark at (844) 4-GEHARX or (844) 443-4279.

2. **Online**: Visit www.caremark.com/faststart and sign in. You may then request a new mail service prescription from your doctor using “Request a Prescription Using FastStart®”.

3. **Mail**: Fill out and return a mail service order form. You can download one at www.caremark.com, or you can obtain one from CVS/caremark at (844) 4-GEHARX or (844) 443-4279

Q: How can I check the status of my refill order?

A: After January 1, 2015, you can check the status of your refill order for traditional medications by signing on to www.caremark.com. Click “My Account” on the top right of the page, then click “Prescription History and Order Status.” You can also call CVS/caremark at (844) 4-GEHARX or (844) 443-4279. You can check on the status of your refill orders for specialty medications by calling CVS/caremark Specialty at (800) 237-2767.

Q: How long does it take to receive my medications that I order through the CVS Caremark mail service?

A: For new prescriptions, it can typically take up to 10 days from the day you submit your order for delivery of your medication. Refills are usually delivered within seven days of placing your order. Although CVS Caremark processes the orders within a day or two, the exact delivery day is dependent on the U.S. Postal Service.

Q: How do I pay for medications that I receive through the CVS Caremark Mail Service Pharmacy?

A: You can pay using any major credit card, debit card, check or money order. For credit card payments, simply include your Visa, MasterCard, Discover or American Express number and expiration date in the space provided on the CVS Caremark Mail Service Order Form.

Q: If I still have refills on my medications with my previous provider, will CVS Caremark handle those refills? Do I need a new prescription from my doctor?

A: If you still have refills remaining on prescriptions being filled through your previous provider, these open refills will be transferred to CVS Caremark.
Exceptions include compound medications and controlled substances because these prescriptions, by law, are not allowed to be transferred between prescription providers.

**Q: What if I want to speak with a pharmacist?**
**A:** You can speak to a pharmacist 24 hours a day, seven days a week, by calling Customer Care toll-free at (844) 4-GEHARX or (844) 443-4279. When you call, you may be asked several questions to verify your identification.

**Q: I’m going to run out of medication before my next mail service delivery. Can I get my supply at a retail pharmacy? Will it cost me more?**
**A:** A feature with CVS Caremark is called the Bridge Supply Program. This program provides you with easy access to a short-term supply of medication through your local CVS/pharmacy while you are waiting for a mail service shipment. You can obtain up to a five-day supply at over 7,400 CVS/pharmacy locations at no added cost to you.

The CVS/pharmacy location works with the CVS Caremark Mail Service Pharmacy to coordinate your Bridge Supply. The amount of medication you receive at your local CVS/pharmacy is subtracted from the amount of medication that will be shipped to you from the CVS Caremark Mail Service Pharmacy. This ensures that you will receive the full 90-day supply between the two pharmacies. You will pay for your full 90-day supply through your mail-service account at the time your mail prescription is shipped.

If you do not live near a CVS/pharmacy, you can also obtain a short-term supply at any retail pharmacy. You will need to call CVS/caremark at (844) 4-GEHARX or (844) 443-4279 to authorize the supply and you will need to obtain a new prescription for that short-term supply. There is no charge for the short term supply. The dispensed quantity will be removed from the mail order amount and the normal copayment for mail order will apply.

**Q: What if my medications need to be refrigerated?**
**A:** Medications needing refrigeration are shipped in temperature-controlled packages. CVS Caremark determines the need for overnight shipments of temperature-sensitive prescriptions based on the prevailing temperatures at the location of the mail service pharmacy, your shipping address, and the type of medication. Any prescriptions that need to be shipped overnight will be at no cost to you. Please remember not to leave your package in an outdoor mailbox for an extended time such as a weekend.

**Q: Will I be reminded when it’s time to refill?**
**A:** Yes. You can sign up for refill reminders in one of two ways:
- Go online to www.caremark.com
- Call CVS/caremark at (844) 4-GEHARX or (844) 443-4279

You can also choose to receive refill reminders by phone call, text message or email.

**Q: Are there any medications that cannot be transferred to the CVS Caremark Mail Service Pharmacy?**
**A:** Controlled substances and compound medication cannot be transferred to CVS Caremark Mail Service Pharmacy. If you have existing refills for these types of medications, ask your doctor for a new prescription. You can use the mail service order form provided in your Welcome Kit, or you can download one at www.caremark.com after January 1, 2015.
Preferred Drug List

Q: How do I find out if my medication is on the CVS Caremark formulary (drug list)?
A: Before January 1, 2015, you can see if your medication is on the formulary list by visiting https://www.caremark.com/wps/portal/WEBSUPPORT_FAQS?cms=CMS-PWCM-2040436. Then click the link for the Preferred Drug list.

You can also call CVS/caremark at (844) 4-GEHARX or (844) 443-4279.

Prior Authorization

Q: How do I find out if my medication requires prior authorization?
A: Before January 1, 2015, call CVS/caremark at (844) 4-GEHARX or (844) 443-4279. After January 1, 2015, you can also log onto www.GEHA.com and click check the drug coverage for your plan.

Q: Will the medications that require prior authorization with my current plan still require prior authorization under CVS Caremark?
A: Yes, however some of the medications requiring prior authorization may have changed. You can confirm if your medication requires a PA in 2015 by going to www.GEHA.com and test your drug coverage. You can also call CVS/caremark at (844) 4-GEHARX or (844) 443-4279. If you have a current authorization on file, it will be transferred to CVS Caremark in December so you won't have to get a new authorization until the current one expires.

Specialty Pharmacy

Q: I currently receive my specialty medications through Express Scripts. Where will I receive my specialty medications with CVS Caremark?
A: Medications will now be filled through the CVS Caremark Specialty pharmacy. CVS Caremark Specialty Pharmacy will still ship medications to the location of your choice, including your home or doctor’s office.

One new feature of CVS Caremark is that your specialty medications can be shipped to your local CVS/pharmacy at no added cost to you. The CVS/pharmacy will hold your medications in their refrigerated cases until you are able to pick them up.

CVS Caremark will receive information on your specialty medications from Express Scripts, and will contact you in mid to late November to assist in making the transition as smooth as possible. Please be assured that CVS Caremark will contact you as soon as we receive your information, and prior to January 1, 2015. If you have any questions or concerns, please call CVS Caremark Specialty Pharmacy toll-free at (800) 237-2767. Learn more about the benefits and services of CVS Caremark Specialty Pharmacy at www.CVSCaremarkSpecialtyRx.com. You do not need to register to view all the information on this site.

Q: I get calls from my current provider to schedule the shipping of my specialty medication. Will CVS Caremark call me as well?
A: Yes, the CVS Caremark Specialty Pharmacy will call you to confirm the order and address prior to shipping. We will also call you if you have not ordered your medication prior to a refill date.
Q: Can I speak to a pharmacist who handles specialty medications?
A: Yes, the CVS Caremark Specialty Pharmacy provides special support for you including 24-hour, 365-day access to pharmacy services, including emergency pharmacist consultation, as well as ongoing support and counseling. You can call the Specialty Pharmacy at (800) 237-2767 to speak with a member of the Specialty Pharmacy staff at any time.

ExtraCare® Health Card

Q: What is the ExtraCare Health Card used for?
A: The ExtraCare Health Card will provide you with a 20% discount on thousands of CVS/pharmacy Brand health-related items including:

- Cold and cough remedies
- First-aid supplies
- Pain relievers
- Allergy relief products
- Eye and ear care products
- Incontinence
- Nicotine replacement
- Vitamins and supplements
- Many other of your favorite health-related items

In February 2015, you will receive two ExtraCare Health Card key tags in the mail that can be used by you, your spouse and your dependents at any CVS/pharmacy location. Just present the key tag at the CVS/pharmacy register and automatically receive your discount on eligible items (CVS/pharmacy brand health-related items valued at $1 or more excluding sale items). You can also enjoy these savings on all eligible items purchased online at www.cvs.com.

Q: What is the ExtraCare Loyalty Program?
A: Using the ExtraCare Health Card also entitles you to all the benefits of the ExtraCare® Loyalty Program. This means in addition to your 20 percent discount, you will earn two percent in Extra Bucks® rewards on all purchases and one Extra Buck™ for every two prescriptions filled at a CVS/pharmacy.

Q: I already have a CVS ExtraCare Card. Can I combine this ExtraCare Card with my existing one?
A: If you already have an ExtraCare Card, call toll-free at (888) 543-5938 to have your existing account transferred.

Q: I don’t want my ExtraCare Card? What should I do?
A: You can simply choose not to use the card.

Caremark.com

Q: How do I register at www.caremark.com?
A: You will need the benefit ID card you received in the mail. After January 1, 2015, go to www.caremark.com and look for the “Sign up now” button. It only takes a few minutes to complete, and then you will have your username and password information necessary to access all your prescription information.
Q: I was a registered online user with our previous pharmacy benefit manager, will my online preferences transfer over?
A: When you register for the first time at www.caremark.com (see instructions above), you will need to set up all your preferences (i.e., for mail refill reminders, etc.). We are not able to transfer your preferences from the existing website.

Q: Can I order refills and check the status of my refills for mail and retail online?
A: Yes, you can order refills at both retail and mail and check the status of refills online at www.caremark.com. Once you are registered, sign in and click “My Account” on the top right of any page then click “Prescription History and Order Status.”

Q: How many mailing addresses can I store on www.caremark.com?
A: You can store two addresses—a primary and an alternate.