

Prescription Drug Benefits (Cont.)

CVS Caremark®

Diabetes Management Program

Eligible employees can pay \$0 copay for diabetes medications, including insulin and eligible diabetic supplies, in 2027 by **completing an annual well visit with their primary/family care doctor between November 1, 2025 and November 30, 2026.**

If you've already completed an annual well visit since November 1, 2025, no further action is needed to maintain your \$0 cost for eligible diabetes medications and supplies in 2027.

For more information on the Diabetes Management Program or assistance in finding or making an appointment with a primary care physician, contact the Care Navigation team at **844.424.2628**, Monday – Friday, 8 a.m. – 7 p.m. ET.

Key Terms to Understand

Term	Description
Formulary Updates	The prescription drug plan follows the CVS Caremark® Standard Control Formulary for non-specialty medications and the Advanced Control Specialty Formulary for specialty medications. The formularies are updated several times per year. You will receive a letter from CVS Caremark® if you are impacted by an update.
Prior Authorization (PA)	A PA may be necessary for CVS Caremark® to approve certain medications. The purpose is to ensure the medication is medically appropriate, safe and cost-effective.
Quantity Limits	Some medications are subject to quantity limits based on FDA-approved uses, dosing and safety guidelines.
Prescription Deductible	A \$100 annual deductible applies only to brand-name medications; generic medications are exempt. When filling your first brand-name medication of the year, you may be responsible for both the deductible and the applicable copayment.
Maximum Out-of-Pocket	Your prescription and medical coverage have a single, integrated out-of-pocket maximum. Once your combined eligible medical and prescription drug expenses reach this limit, you will not pay additional covered costs for the remainder of the plan year.

Prescription Drug Benefit Questions?

Contact CVS Caremark® at **833.290.5676**, available 24/7, or visit [caremarkrxplaninfo.com/RWJBH](https://www.caremarkrxplaninfo.com/RWJBH)

How Can I Get My Prescriptions Filled?

Short-Term Medications

What are They?	Where to Fill	How to Fill
- Medication for an illness or condition expected to clear up in a short amount of time - Typically needs to be filled the same day - Usually not taken for longer than 30 days Example: Antibiotics	- RWJBH on-site retail pharmacies or Walgreens at one of our facilities - Local retail pharmacies including CVS Pharmacy®, Walgreens and other major pharmacy chains	To fill at an on-site pharmacy or retail location, bring your prescription to the pharmacy or have your physician submit it electronically

Maintenance Medications

What are They?	Where to Fill	How to Fill
- Medication for an ongoing condition - Might be needed for months, years or even a lifetime; often available in 90-day supplies Examples: Medications to treat cholesterol, diabetes, high blood pressure	- RWJBH on-site retail pharmacies or Walgreens at one of our facilities - CVS Pharmacy® near you - CVS Caremark® Mail Service Pharmacy	- To fill at an on-site pharmacy or retail location, bring your prescription to the pharmacy or have your physician submit it electronically - For mail order, your doctor can E-prescribe or mail to CVS Caremark® Mail Service Pharmacy

Controlled Substance Medications (Schedule II)

What are They?	Where to Fill	How to Fill
- This includes prescriptions for narcotics, ADHD, sleep medications and other conditions - Only available in 30-day supplies	- RWJBH on-site retail pharmacies or Walgreens at one of our facilities - Local retail pharmacies including CVS Pharmacy®, Walgreens and other major pharmacy chains	To fill at an on-site pharmacy or retail location, bring your prescription to the pharmacy or have your physician submit it electronically

Specialty Medications

What are They?	Where to Fill	How to Fill
- High-cost medications that treat complex conditions like cancer, multiple sclerosis, skin disorders and rheumatoid arthritis - Can sometimes be injectables and/or require special handling - Only available in 30-day supplies	- CVS Specialty® Pharmacy - RWJBarnabas Health Infusion & Specialty Pharmacy	New prescriptions? Your doctor can: - E-prescribe or mail to CVS Specialty® - Call CVS Specialty® CareTeam at 800.237.2767 - Fax the prescription to 800.323.2445 Note: Members with an eligible specialty prescription will be directly contacted by PrudentRx to enroll in the PrudentRx program within 24 hours of a prescription being received. You will pay \$0 copay for specialty meds once enrolled.