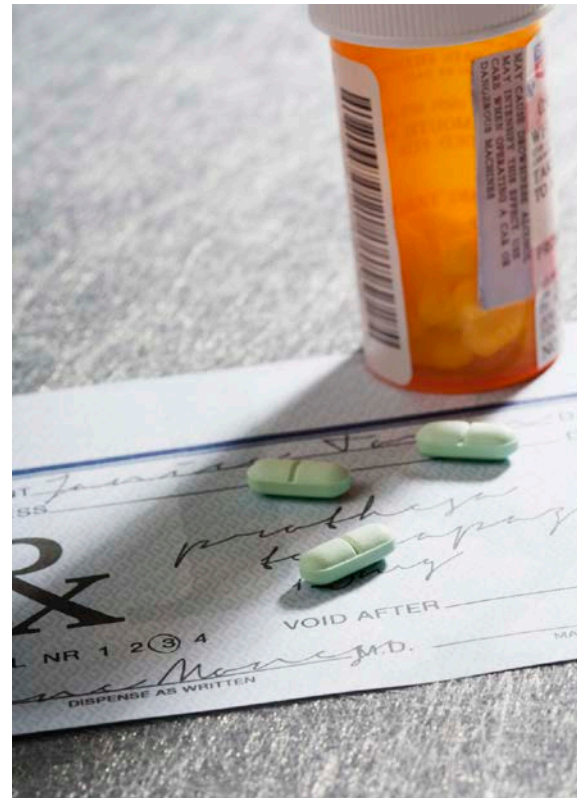


## FREQUENTLY ASKED QUESTIONS

ABOUT THE CVS  
CAREMARK  
PRESCRIPTION DRUG  
PROGRAM



## ABBVIE EMPLOYEES WANT TO KNOW...

### 2017 Pharmacy Benefit Changes

**Q. What are the 2017 maximum copayment amounts?**

**A.** The maximum copayments for prescription drugs under the AbbVie medical options in 2017 are \$125 for a 30-day supply and \$250 for an 84-90 day supply. This means that you will not have to pay more than \$125 for a 30-day retail purchase or \$250 for a CVS-90 or Mail Service purchase.

**Q. Are the pharmacy out-of-pocket limits changing in the traditional PPO options?**

**A.** Yes, the out-of-pocket limits for pharmacy purchasing in the traditional PPO options are increasing to \$1,800 per person and \$3,600 per family.

**Q. What is the new Quantity Limits program?**

**A.** The new quantity limits program, which is effective Jan. 1, 2017, will apply only to drugs with unsafe off-label use, including insomnia medications, migraine medications and pain medications. The program is designed to ensure safe, effective and appropriate use of these drugs.

Quantity limits do not prevent you from receiving larger quantities of these medications if your doctor feels it is appropriate and provides documentation to CVS Caremark that meets defined exception criteria.

**Q. What is the specialty drug safety and monitoring program?**

**A.** The specialty drug safety and monitoring program, which is effective Jan. 1, 2017, will apply for all new specialty prescriptions.

The program supports safe, clinically appropriate and cost-effective use of specialty medicines by performing an initial clinical evaluation for new prescriptions based on evidence-based medicine criteria.

Additionally a drug safety assessment is performed for the new prescription in conjunction with other prescriptions that the patient is taking.

## Using CVS Caremark Mail Service

**Q. Do I need to use mail service for all of my prescriptions?**

**A.** No. You can have your short-term prescriptions filled at any retail pharmacy. You can also get a 30-day prescription for a maintenance drug filled at any pharmacy up to two times – for instance, if you’re trying out a new drug for an ongoing medical condition or you haven’t called to transfer a prescription to mail service yet. The third time you try to fill a 30-day prescription for the same maintenance drug at a retail pharmacy other than CVS, you’ll be required to transfer that prescription to mail service or pay the full cost out of your own pocket. If you’re at a CVS when you try to fill that third prescription, the pharmacy will help you transfer to a 90-day supply.

**Q. Can I use the pharmacy at my local Target store rather than CVS pharmacies?**

**A.** Yes, all Target pharmacies were acquired by CVS and have been converted to the CVS systems. You can transfer existing prescriptions from your CVS pharmacy to the pharmacy at your local Target simply by requesting this change with the Target pharmacist. Additionally, you can now fill 90 day maintenance prescriptions at the pharmacy at Target in the same way that you can fill 90 day prescriptions at CVS.

**Q. What are maintenance medicines?**

**A.** Maintenance medicines are taken regularly for chronic conditions or long-term therapy. A few examples include medications for managing high blood pressure, asthma, diabetes or high cholesterol.

**Q. What are the benefits of using mail service?**

**A.** If you take the same medications on a regular basis, such as high blood pressure medication, birth control pills or insulin, getting them through mail service can save you, and AbbVie, a lot of money. Not only does AbbVie pay a larger share of the cost when you get “maintenance” drugs through mail service, but we’ve also negotiated lower prices (volume discounts) for mail service. You get the same drugs, conveniently delivered to your home, at a lower cost.

*No Paper Forms – Just Make a Phone Call*

To transfer your prescriptions to mail, simply call Caremark at (800) 875-0867. A Caremark representative will ask you for information (your doctor’s name and phone number, prescription name, plan participant ID, mailing address and payment information) and then they will work with your doctor to place the order for you. You don’t need paper forms or an extra trip to the doctor!

You can also transfer a prescription to mail service or request a new mail prescription through [caremark.com](http://caremark.com).

**Q. How can I get started with mail service if I have a new prescription?**

**A.** It can be as easy as a simple phone call. Provide your doctor's office the FastStart<sup>®</sup> toll-free physician number, **800.378.5697**, and let your doctor call in the prescription for a 90-day supply. To expedite processing, please provide your doctor your Caremark ID number along with your mailing address. Or, you can obtain a written prescription for a 90-day supply from your doctor with as many as three refills (if appropriate). Complete the mail service order form and send it with your prescription and any applicable payment to CVS Caremark. Or, you can ask your doctor to transmit an electronic 90-day prescription to the Caremark Mail Service.

**Q. How do I get refills?**

**A.** You can order refills by Internet, phone or mail. The information included with your last order will show the date you can request a refill and the number of refills you have left. You can also have your prescription set up as an auto refill which means CVS Caremark will automatically mail out your prescription when you are due for a new 90-day supply.

- **Online at [www.caremark.com](http://www.caremark.com).** This is the most convenient way to order refills; sign up for auto refills on a drug by drug basis, and inquire about the status of your order any time of the day or night. You will need to register and log in to access service.

- **Using the Caremark app for Android or iPhone Smartphones.** For people on the go, this is a very convenient option to refill existing mail prescriptions or check on your order status.
- **By phone.** Call **855.298.2488** for fully automated refill service. Have your ID number and Rx number from your medication bottle ready.
- **By mail.** Attach the refill label provided with your last order to a mail service order form. Enclose payment with your order, if your prescription requires a payment.

**Q. How soon can I refill a mail service prescription?**

**A.** Mail prescriptions can be refilled on day 63. The information you receive with your medicine will show the date that you can request a refill and the number of refills you have remaining.

**Q. How long does mail service refill take?**

**A.** You should allow up to 14 days for delivery from the time your order is placed. You will receive a new mail service order form and pre-addressed envelope with each shipment.

**Q. How long does mail service for a new prescription take?**

**A.** You should allow up to 14 days for delivery from the time your new prescription is mailed in.

**Q. What if I can't wait to get my prescription by mail?**

**A.** You can purchase a 30-day supply at retail (up to two for each new medication) to provide the supply you need until you receive your mail service prescription. Ask your doctor for two prescriptions: one for a long-term supply for up to 90 days and the other for up to 30 days for immediate use. Have the short-term prescription filled at a retail pharmacy.

**Q. Can my prescriptions be delivered somewhere other than my home?**

**A.** Yes. You can have your prescriptions delivered to your office or your physician's office, or even to a vacation home. You can change your refill delivery address online at [www.caremark.com](http://www.caremark.com).

**Q. What about temperature-sensitive prescriptions?**

**A.** CVS Caremark takes into consideration the specific prescription drug requirements and the geographical location when shipping any medication. Call Caremark at **855.298.2488** if you have specific concerns regarding temperature sensitivities.

**Q. What if I am leaving on vacation before I am able to refill my retail prescription?**

**A.** If your prescription is through a national chain pharmacy with stores near your vacation location, you can get your prescription filled while you are on vacation. Simply call the location, advise the pharmacist that you have a refill available and they will be able to look into their system to verify and fill the prescription without any special procedure (assuming it is not your third fill of a maintenance drug). You can also secure a 90 day retail supply at any CVS store. If your prescription is through an independent local pharmacy, the national chain has no stores where you will be vacationing, or you will not be able to fill your prescription on vacation for other reasons, you may request an early refill, also known as a vacation override. To request a vacation override, contact **855.298.2488**. Please note that because the pharmacy is legally required to have a valid prescription on hand, you may need to have your doctor call in a prescription to the pharmacy. They cannot fill a prescription based on an override alone.

## Specialty Medications

Participants in AbbVie's U.S. medical options must use Caremark mail service, CVS pharmacies or AbbVie Pharmacy Solutions to obtain specialty medications.

Specialty medicines are used to manage long-term (chronic), rare and complex conditions or genetic disorders. These include rheumatoid arthritis, cancer, multiple sclerosis, growth hormone disorders, immune deficiencies, and more. The medications are often injectable or intravenously (IV) infused, but may also be in oral or inhaled form. These medications typically have special storage and handling needs and cost more than other drugs because of the way the drugs are made.

Members can get one grace fill at retail and then must transition to the CVS Caremark Specialty Pharmacy.

CVS Caremark provides special support, including 24-hour access to pharmacy services and emergency pharmacist consultation, as well as ongoing support and counseling. Learn more about the CVS Caremark Specialty Pharmacy at

[CVSCaremarkSpecialtyRx.com](http://CVSCaremarkSpecialtyRx.com) or call Specialty Customer Care toll-free at.800.237.2767 from 6:30 a.m. to 8 p.m. CT, Monday through Friday.

Members can also fill their specialty Lupron, Duopa or Humira prescriptions through AbbVie's specialty pharmacy, Pharmacy Solutions. Call **888.857.0668** to contact Pharmacy Solutions.

Lake County employees can pick up their prescriptions at Pharmacy Solutions located in building AP5-NE in the patient consultation area.

Members can also get prescriptions shipped to the location of their choice via FedEx.

## Compound Drugs

Prior authorization is required for most compound drugs. Compound drugs are created when a pharmacist combines or alters ingredients of a drug to make a medication tailored to an individual. Compound drugs often include over-the-counter ingredients with inflated prices, and their quality, safety or effectiveness has not been evaluated by the FDA. The prior authorization process helps protect both employees and AbbVie from excessive costs and ensures that members are using medications that are safe and effective. All compound drugs are limited to one refill every 25 days per prescription.

## Value Generic Program

### Q. What is the Value Generics program?

A. The Value Generics program offers more than 300 generic maintenance medications that you can receive as 90-day supply for a \$10 copayment. When you get a 90-day supply of a generic medication on the Value Generics Drug List filled through CVS Caremark Mail Service or a CVS pharmacy, your total out-of-pocket cost will be a \$10 copay for each medication.

### Q. Where can I find the list of Value Generic Drugs?

A. You can find the list on the Benefits Web site at <https://abbviebenefits.ehr.com> or [www.caremark.com](http://www.caremark.com).

### Q. What if the generic medication I'm taking is not on the Value Generics Drug List?

A. If the generic medication you're currently taking is not on the Value Generics Drug List, your regular prescription coinsurance will apply.

## AbbVie Drugs and Diabetic Supplies

### Q. What is AbbVie Drug Coverage?

A. AbbVie employees enrolled in one of AbbVie's U.S. medical options and their covered family members can receive eligible AbbVie drugs at no cost.

### Q. Can I get diabetic supplies at no cost?

A. All blood glucose meters and supplies that are covered under the CVS Caremark Rx plan are covered at 100%. Diabetes meters and supplies that are covered as durable medical equipment under the medical plan (e.g. continuous glucose monitoring systems) are reimbursed at the standard benefit level.

### Q. Are AbbVie drugs administered in a hospital covered?

A. They are covered by your medical plan, but not at 100%. Only drugs received from a retail or mail order pharmacy are covered at 100%.

### Q. Is Lupron administered at my doctor's office covered at 100%?

A. Only Lupron that you receive from a retail or mail service pharmacy is covered at 100%. If your doctor purchases the Lupron for you, it will be covered under your medical benefit, but not at 100%.

*Benefits and services described herein apply only to those employees and family members eligible under the terms of the health plan. In case of any conflict or question, the official plan documents, as amended from time to time, will govern. AbbVie reserves the right to change or end its benefit plans at any time.*



**Q. Will my pharmacist know that my drug is covered in full, or will I need to pay upfront and get reimbursed later?**

**A.** You should not have to pay upfront as long as you give the pharmacist your CVS Caremark card. Pharmacists know when they enter a drug in their system that it is an AbbVie drug. Let the pharmacy know that you want the brand drug because the plan will pay for it at 100%. If you receive the generic alternative, it will be subject to the applicable generic copayment.

#### **Retail**

If you are asked to pay upfront, you may be getting a generic substitute for your prescription and are being charged the generic coinsurance amount. If you are charged for a prescription you believe to be an AbbVie drug, check with the pharmacist before you leave the pharmacy counter. Once you leave the counter, you won't be able to exchange the generic prescription for the brand name drug. Be aware that for some older drugs with generic substitutes, the pharmacy may not stock the brand product. Contact your pharmacy ahead of time to ensure they will have the brand available when you have a prescription. If you accept the generic, you will be charged the generic copay or coinsurance amount.

#### **Mail Service**

Through CVS Caremark mail service you should always receive the AbbVie branded drug – AbbVie has an agreement with Caremark to never substitute AbbVie drugs.

**Q. How do I switch the drug I'm currently using to an AbbVie drug?**

**A.** If you are interested in switching to an AbbVie drug, ask your doctor whether this drug is appropriate for you. It may be helpful if you supply the AbbVie drug list to your doctor as part of this conversation. If your doctor feels the drug is appropriate for you, he or she will write a new prescription.

**Q. Do I have to meet the deductible in the High Deductible options before I get 100% coverage for AbbVie drugs?**

**A.** AbbVie drugs deemed by the IRS as preventive (such as cholesterol lowering drugs) are available to you at no cost before your annual deductible is satisfied. However, to meet the IRS requirements for HSA compatibility, you will need to meet your plan's annual deductible before receiving certain drugs at no cost. Further information can be found on the *AbbVie Drugs Covered at 100%* summary.

**Q. Why aren't all AbbVie drugs covered at 100% before the deductible in the High Deductible options?**

**A.** The IRS only allows preventive drugs to be covered before the deductible is satisfied in a High Deductible Health Plan. The excluded drugs are not considered preventive by the IRS.

**Q. Are retirees eligible for 100% AbbVie drug coverage?**

**A.** No. Retirees are not eligible for 100% coverage for AbbVie drugs.

*AbbVie drugs are covered at 100% only in the following medical options for active employees: BCBS PPO Plus and UHC Choice Plus, 100% coverage after deductible for non-preventive products in UHC High Deductible Choice Plus, UHC High Deductible with HSA Choice Plus, BCBS High Deductible and BCBS High Deductible with HSA. Coverage is not available in insured or retiree medical options. AbbVie reserves the right to change or end this coverage at any time.*