

Mahoning & Trumbull County Building Trades Insurance Fund

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MEMORANDUM

TO: All Active and Early Retiree Plan Participants

FROM: Board of Trustees

DATE: August 17, 2010

RE: Change to Prescription Benefit Manager

Please be advised that the Board of Trustees has decided to begin using CVS/Caremark as their Prescription Benefit Manager effective October 1, 2010. The primary reason for the Trustees' decision is additional savings available through use of their network. Please note that this is a change in provider only and the current Schedule of Benefits and Co-payments will remain the same.

Enclosed you will find an introductory letter from CVS/Caremark. A welcome kit will be mailed directly to you in September which will include a new identification card for your prescription use starting October 1st.

If you have any questions, please feel free to contact the Fund Office,

TBM/tdp
Enclosure



August 17, 2010

Dear Valued Plan Member:

Welcome to CVS Caremark your new prescription benefit manager. Starting **October 1, 2010**, we will be working with the Mahoning & Trumbull County Building Trades Insurance Fund to administer the prescription benefit portion of your health plan.

Please note, this is a change in providers only. The current scheduled benefits are not being impacted.

Your prescription plan will continue to offers two ways to get your medication:

- **Retail network (short-term medications)**
Use a CVS Caremark participating retail pharmacy when filling short-term prescriptions for medications such as antibiotics. Our network includes more than 64,000 pharmacies nationwide, including chain pharmacies, 20,000 independent pharmacies and 7,000 CVS/pharmacy stores.
- **Mail service pharmacy (long-term medications)**
Use the CVS Caremark Mail Service Pharmacy to fill your long-term prescriptions. Mail service is a cost-effective choice for long-term medications because you can get up to a 90-day supply for less than what you would pay for the same supply at retail.

Here are some additional services that will also be offered:

- **FastStart[®]** offers easy ways to get started with mail service. With FastStart, you can register for mail service online, by mail, by phone or by your doctor calling.
- **CVS Caremark Specialty Pharmacy** is designed for individuals with rare, complex or genetic conditions. Our specialty pharmacy offers convenient delivery of specialty medications, personalized service and educational support for your specific treatment. It also offers 24-hour access to a clinical pharmacist for any questions that may come up.
- **Specialty Guideline Management (SGM)** promotes the appropriate use of biotech/specialty medications and monitors patient safety.

(over)



- **Step therapy** encourages you to choose a generic medication before a non-preferred brand to help lower your out-of-pocket prescription costs.
- **ExtraCare[®] Health Card** provides you and your family with a 20 percent discount on CVS Brand health-related products, from cough and cold medication to pain and allergy relief. Your card and additional information will be mailed to your home.
- **Caremark.com** is an easy way to make the most of your prescription benefits:
 - Sign up for automatic refills and renewals
 - Visit the Savings Center to explore lower-cost options
 - Sign up to receive alerts by e-mail, phone or text message
 - Access the latest health and wellness information

In **September**, we will mail you a **Welcome Kit** that includes more information about your prescription benefit plan. Your kit will include a copy of the **CVS Caremark Primary/Preferred Drug List**, which lists generic and preferred brand-name medications that have been evaluated for effectiveness and safety (e.g., side effects and drug-to-drug interactions). You can take this list to your doctor or to your local pharmacy when getting a new prescription.

Questions? Beginning October 1, 2010 you can visit www.caremark.com or call us toll-free at 1-888-202-1654. We look forward to helping you better manage your health.

Sincerely,

Your Customer Care Team
CVS Caremark