Get the most out of your prescription drug coverage

Do you know how you can get the most out of your prescription drug coverage next year?

Start by thinking about where you fill your prescriptions.

The first way to get the most from your prescription drug coverage is to use an in-network pharmacy.

CVS Caremark has more than sixty-four thousand in-network pharmacies across the country, and this also includes pharmacies that are not CVS/pharmacy stores.

And, even if you don’t have a CVS/pharmacy store near you, it’s likely that your local pharmacy is in the network.

While you can obtain your prescription at any retail pharmacy, keep in mind you could pay more out of your pocket by using out-of-network pharmacies.

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Then, if you take medications regularly, a second way that you can make the most of your prescription drug coverage is by taking advantage of the CVS Caremark Mail Service Pharmacy to fill up to a ninety-day supply of your medications.

And, new in twenty-thirteen, you can go to a CVS/pharmacy store and pay the same price as mail service for a ninety-day supply of the medications that you take regularly.

A third way you can make the most of your prescription drug coverage while also saving money is to choose lower cost generics.

Generic drugs are now available to treat most common conditions such as high blood pressure, high cholesterol, depression, acid reflux, and Type 2 diabetes.

Note that at times, you may even be asked to try a generic first or to get preservice authorization from CVS Caremark for certain drugs before they’re covered under the prescription plan.

These requirements encourage cost-effective drug options and help make sure that certain prescribing guidelines are being met for your condition.

Together, let’s look up an estimate of a drug cost on CVS Caremark’s 2013 preview website.

Go to caremark dot com slash W F.

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Click the Check Availability & Cost tab on the left.

Then, in the center section, select a medical plan.

We’ll choose the first one listed for our example.

To check the cost of a drug, type in the drug name on the next page and follow the instructions to continue.

You can also use CVS Caremark’s 2013 preview website for Wells Fargo team members to:

- See if your drug is on the preferred drug list
- Check if your prescription requires preservice authorization
- Find a local in-network pharmacy, and
- Learn more about prescription drug coverage.

For complete details about prescription drug coverage for account-based medical plans, review the Benefits Book available on Teamworks at work and at home.