




MAKE SMART DECISIONS ABOUT

# Your Health and Prescription Drug Benefits

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Prescription drugs are an important part of your SAG-AFTRA Health Plan, and there's a lot of new information to sort through. This newsletter will show you how to:

-  **Compare costs and save money** on prescriptions with Rx Savings Solutions
-  **Use your prescription benefits** and health support resources with CVS Caremark
-  **Get extra support** — especially if you have a chronic or rare health condition

Turn the page to see more!



# Your Rx benefits cover all your needs

## Benefits for everyone

### Use CVS Caremark for:



The Plan's Rx benefits



Large retail pharmacy network



CVS pharmacy and mail-order service



Personalized online tools and support



For additional resources, scan the QR code, visit [caremark.com](http://caremark.com), or download the mobile app.



### Use Rx Savings Solutions to:



Pay less for prescription drugs! Rx Savings Solutions, your free pharmacy service, helps keep your costs low.

Learn more about Rx Savings Solutions on page 3.



Activate your account now: Scan the QR code, visit [sagafrhp.rxsavingsolutions.com/register](http://sagafrhp.rxsavingsolutions.com/register), or download the mobile app.



## Benefits for complex and rare conditions

### If you need specialty medications, use CVS Specialty for:



Medications for complex illnesses  
Learn more about specialty drugs on page 6.



Access to a personal CareTeam, with experienced pharmacists and nurses



For additional resources, scan the QR code, visit [cvsspecialty.com](http://cvsspecialty.com), or download the mobile app.



### If you have a rare condition, use AccordantCare for:



One-on-one nursing support  
Learn more about AccordantCare on page 6.



For additional resources, scan the QR code, visit [accordant.com](http://accordant.com), or download the mobile app.



# An important new resource – Rx Savings Solutions

Looking to save money on prescriptions? Check out Rx Savings Solutions. This no-cost service provides transparency of prescription costs and options and is available to you and your dependents. It's a simpler way to save money at the pharmacy.



## How does Rx Savings Solutions work?

Rx Savings Solutions looks at the medications you take and determines all the ways you can save money on your prescriptions.



If your doctor prescribes a pill in a tablet form, Rx Savings Solutions might point out that you could save \$\$ if the same medication were prescribed as a capsule – or vice versa.

When there is an opportunity to save, Rx Savings Solutions automatically notifies you. Additionally, you can search for medication pricing in your portal.

## It's always your choice!

The savings suggestions that Rx Savings Solutions recommends are intended to help you make more informed decisions about your health care. You may discuss these suggestions with your health care provider. If you or your provider do not feel the suggestions are right for you, you can turn them off in your dashboard.



## Don't keep it to yourself

Share the powerful prescription savings potential with your eligible dependents. All they have to do is activate their own account!

## How to get started:



### Access your account

Activate your account at [sagafrahp.rxsavingsolutions.com/register](https://sagafrahp.rxsavingsolutions.com/register).



### Review your savings

Your online portal shows you every opportunity to spend less on your current prescription(s).



### Take action

If savings are available, you'll see how to share the options with your prescriber or how Rx Savings Solutions can help you get a new prescription if necessary.

## Is Rx Savings Solutions the same as my prescription drug insurance or mail-order pharmacy?

Rx Savings Solutions is not an insurance company or a home-delivery pharmacy. It is an additional service and transparency tool brought to you by the Plan.

## Your contacts for prescription drugs

### Rx Savings Solutions

The Pharmacy Support team at Rx Savings Solutions is staffed with certified pharmacy technicians available to assist with questions about prescriptions. Call (800) 268-4476, from 7:00 a.m. to 8:00 p.m. Central, Monday through Friday, or email at [support@rxsavingsolutions.com](mailto:support@rxsavingsolutions.com).

### Pharmacy network, mail service or filling a prescription

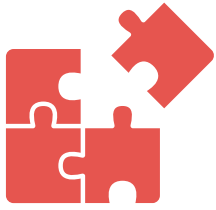
Contact CVS Caremark at (833) 741-1361, or log on at [caremark.com](https://caremark.com).

### CVS Specialty

Contact CVS Specialty at (800) 237-2767 from 6:30 a.m. to 8:00 p.m. Central, Monday through Friday.

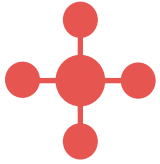
### Your prescription drug benefits

Go to [sagafraplans.org/health](https://sagafraplans.org/health), or call the Fund Office at (800) 777-4013.



# Make informed decisions

Get the most out of your prescription drug benefits when you follow these tips.



## Use a CVS Caremark network pharmacy.

Find a network pharmacy on the Pharmacy Locator tool on [caremark.com](https://www.caremark.com). With over 68,000 network pharmacies, chances are your current pharmacy is one of them. The vast network includes large pharmacy chains, independent pharmacies and CVS stores.



## Use generic drugs or a preferred brand-name drug.

The Plan's list of covered drugs — called a formulary — includes both brand-name and generic drugs. You'll pay less for drugs on the list and pay more for non-preferred drugs or those that are not on the list.



## Use CVS mail-order service or a CVS pharmacy for 90-day prescriptions.

Mail service is contactless to keep you safe, there's no delivery fee, and you'll save money, too. Or if you prefer, pick up your maintenance medication at your local CVS pharmacy. See page 5.



## Take advantage of drug pricing tools.

You have two options:

- **Rx Savings Solutions**, a prescription savings service at [sagafrhp.rxsavingsolutions.com/register](https://sagafrhp.rxsavingsolutions.com/register) that helps find the lowest-price option for your prescription drugs
- **Check Drug Cost & Coverage tool** on [caremark.com](https://www.caremark.com) that allows you to see if a medication is covered and find generic and other lower-cost alternatives

## Partner with your provider

By using online tools, you can help ensure you get the medications you need at the best possible cost. Doctors also play a role in helping you manage your medications. Here are questions to ask when they prescribe a medication:

- **How** often should I take this medicine (i.e., as needed or on a set schedule)?
- **When** should I take it? (i.e., before bed, when I wake up, at mealtime, etc.)?
- **What** side effects should I watch out for?
- **Why** this medication? Are there alternatives (i.e., a generic or brand-name drug on the Plan's formulary) that may be less expensive?

## \$0 COBRA premium available

If you lose (or have lost) medical coverage because you did not meet the Plan's earnings (since November 2019), you may be eligible for a six-month \$0 COBRA subsidy. For more information, go to [sagafrplans.org/health/2021cobra](https://sagafrplans.org/health/2021cobra).

# About CVS Caremark

With CVS Caremark, you can choose where and how to fill your prescription based on how long you need to take the medication.

- **For prescriptions up to 30 days** (e.g., antibiotics), use a retail network pharmacy. You are not limited to CVS stores! CVS Caremark has a large retail pharmacy network that includes CVS pharmacies, well-known chains like Walgreens, Duane Reade, Rite Aid and independent pharmacies.
- **For long-term medications** (90 days or more), you can receive maintenance drugs by mail-order service or pick them up at a CVS pharmacy — and pay the same copay. Remember, 90-day supplies save you money.
- **For specialty medications**, you must use CVS Specialty to fill your prescription. However, through the PrudentRx Copay Program, you pay \$0 for any specialty medication on the Plan's specialty drug list. See page 6 for more info.



## Are CVS Caremark and CVS Pharmacy the same?

**Not exactly!** Caremark manages SAG-AFTRA Health Plan's prescription drug benefits and oversees a network of 68,000 pharmacies. There are about 10,000 CVS stores included in that number.

Our relationship with CVS Caremark means that you can enjoy special benefits through retail CVS pharmacies. You can choose to pick up a 90-day supply of medication at a CVS pharmacy or get it delivered by mail — all at the same cost. And you can save 20% on CVS brand items at CVS stores.



## Frequently asked questions

### How do I find a network pharmacy?

- Register or sign in at [caremark.com](https://www.caremark.com), and use the Pharmacy Locator tool.
- Download the Caremark app and access the Locator.
- Call CVS Caremark Customer Care at (833) 741-1361.

### How can I find out how much a drug will cost?

- Register or sign in at [caremark.com](https://www.caremark.com), and use the Check Drug Cost & Coverage tool.
- Download the Caremark app and access the cost and coverage tool.
- For an independent price check and comparison, use Rx Savings Solutions. Go to [rxsavingsolutions.com](https://rxsavingsolutions.com), and use the portal or download the app.

### Can I use contactless payment at CVS pharmacies?

Yes! CVS pharmacies offer many digital payment options allowing touch-free, safe and secure payment at the register, including PayPal, Venmo QR codes and other digital payment apps.

### What is the CVS Caremark ExtraCare® card?

As a CVS Caremark participant, you can save 20% on thousands of CVS Health brand products by using your ExtraCare card. To activate your savings, go to [caremark.com/ExtraCareHealth](https://www.caremark.com/ExtraCareHealth), and provide your CVS Caremark member ID number. You'll also receive coupons, deals and earn rewards for future savings!

### What's the advantage of going paperless?

[Caremark.com](https://www.caremark.com) and the Caremark app offer easy and instant access anytime. Review EOBs, check deductibles, and refill prescriptions — all at the touch of a finger.

# Help for complex and rare conditions

We know that living with complex, rare and chronic conditions isn't easy. That's why we're providing personalized services to help. Through our programs, you have access to one-on-one support from providers so you can manage your condition, make smart decisions about your care and live your best life.

## CVS Specialty

### CVS Specialty for specialty medications

Specialty drugs are high-cost oral or injectable medications used to treat complex conditions like rheumatoid arthritis, multiple sclerosis, HIV, psoriasis, rare genetic disorders and cancer. These medications will only be covered when filled through CVS Specialty.

Visit [cvsspecialty.com/DrugList](https://cvsspecialty.com/DrugList) for a list of covered medications that is updated quarterly. When your drug is on the list, you pay \$0 out of pocket with the Plan's special relationship with PrudentRx Copay. You're automatically enrolled in PrudentRx Copay, but you'll still need to take action. See the callout below.

#### Double-check your PrudentRx registration



Some drug manufacturers require you to call for a copay card. So, even though you're automatically enrolled in PrudentRx, confirm by calling a PrudentRx Member Advocate at (800) 578-4403, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern.

### CVS Specialty benefits include

- **Easy ordering:** Your doctor can send your specialty prescription to CVS Specialty by e-prescribing, calling (800) 237-2767 or faxing (800) 323-2445.
- **Choice of picking up** your prescription at your local CVS pharmacy or having it delivered at no extra cost
- **A CareTeam** who understands your condition, and personal support anytime (Text "iPHONE" or "ANDROID" to 28779 for a link to download the mobile app).

#### For more information

- Go to [cvsspecialty.com](https://cvsspecialty.com).
- Call (800) 237-2767.

### AccordantCare for rare conditions

AccordantCare helps participants manage rare diseases like Crohn's disease, epilepsy, HIV, multiple sclerosis, rheumatoid arthritis and others. If you're facing the unique challenges that come with a complex illness, AccordantCare can provide you extra support and care.

#### How it works

- **AccordantCare is alerted** when you fill a prescription for a specialty medication.
- An AccordantCare **nurse will reach out**.
- **Answer the phone!** When you do, you'll have access to:
  - 24/7 support and education
  - Routine health risk assessments
  - Personalized education and monitoring
  - Online patient portal

#### For more information

- Go to [accordant.com](https://accordant.com).
- Call (844) 961-2621.

#### Combating chronic depression



Chronic depression is not unusual in patients with complex illnesses. But even if you don't have a rare illness, depression can affect every part of your life. If you're feeling depressed or anxious — or just need someone to talk to — you can find support through the Beacon Health Options provider network. For information, call (866) 277-5383.

If you have questions about medication related to chronic depression, call CVS Specialty at (800) 237-2767 and speak to a pharmacist.

# 10 Ways to save time and money using CVS Caremark tools

Register at [caremark.com](https://www.caremark.com), or use the Caremark app, and unlock personalized savings and support with the resources highlighted below.

## Understand your benefits

**1** Review your prescription plan details, especially your out-of-pocket costs.



**3** Present your ID card at the pharmacy, print your card, or use the electronic card on the mobile app.



**2** Make sure your drug is covered under the Plan.



**4** Understand the prior authorization process, required for certain meds that are often misused.



## Use digital tools

**5** Access the Pharmacy Locator tool to find a network pharmacy near you.



**7** Use the Check Drug Cost & Coverage tool, and



**6** Keep track of your prescriptions – sign up for email or texts and to request refills.



- ✓ See if your medication is covered and how much it costs.
- ✓ Compare costs of similar drugs.
- ✓ Find generic and other lower-cost alternatives.

## Manage your prescriptions

**8** For specialty medication, call (800) 237-2767, Monday through Friday, 6:30 a.m. to 8:00 p.m. Central.



**9** Go paperless! Caremark.com and the Caremark app offer easy and instant access anytime. No more worries about lost or misplaced receipts!



**10** Go to [caremark.com](https://www.caremark.com), and

- ✓ Order medication online.
- ✓ Check the status of your order.
- ✓ Set up automatic refills and medication reminders so you don't forget to take them.
- ✓ Track your prescription drug spending.
- ✓ Activate your ExtraCare® card for extra savings.
- ✓ Enjoy 20% savings on CVS Health brand products.



