

MVP Health Care[®]

Pharmacy Benefits Overview



Your MVP Health Care pharmacy benefits cover thousands of medications on the MVP approved drug list. Choose from hundreds of participating pharmacies, or take advantage of convenient mail and specialty pharmacy services through CVS Caremark[®], our Pharmacy Benefit Manager. Generally, benefits are available for up to a 30-day supply of medically necessary prescription medications at a participating local retail pharmacy and may allow up to a 90-day supply through CVS Caremark Mail Service Pharmacy.

The MVP Prescription Drug Formulary

The MVP Formulary is our approved list of covered medications that are proven safe and effective, and provide clinical value to treat your condition. The Formulary also lists medications that require prior authorization, are subject to step therapy* or quantity limits, or are available through mail delivery. For a list of medications that are excluded from coverage and require prior authorization, visit mvphhealthcare.com.

Formulary Co-Pays

The Formulary is divided into tiers to make it easier for you and your doctor to choose the most appropriate, lowest cost drug. Check your prescription drug rider, schedule, or summary plan description to find out your co-pay for each tier.

- **Tier 1**—With the lowest co-pay, drugs in Tier 1 generally include FDA-approved generic drugs that are as safe and effective as their brand-name counterparts.
- **Tier 2**—At a mid-range co-pay, these are preferred brand-name drugs and also some generics.
- **Tier 3**—This highest co-pay tier includes brand-name drugs and new drugs that are in the review process.

Brand/Generic Difference Program

FDA-approved generic drugs have a lower co-pay **and** offer the same clinical benefits as the brand-name drug. If you and your doctor determine that you must use the brand-name drug, you may be responsible for the generic co-pay plus the difference in cost between the generic and the brand-name drug.

Make the Most of your Pharmacy Benefits



Sign in at mvphhealthcare.com and select Pharmacy (CVS Caremark).

*In some cases, MVP may require you to first try one drug to treat your medical condition before covering another drug for that condition.



CVS Caremark

CVS Caremark is MVP's Pharmacy Benefit Manager for retail and mail service prescription drug coverage.

Information at Your Fingertips

Find online resources to help you better understand your prescription drug plan and benefits as well as stay up to date on prescription costs and other important health and wellness resources. Look up specific drugs, drug interactions, and possible side effects, and also find out if you can save money using a generic medication.

Specialty Medications

CVS Specialty® dispenses injectable and oral medications that treat specialty conditions or are high cost, and provides these valuable services:

- Education and support for complex medical conditions. Pharmacy-trained clinical teams, which include pharmacists and nurses, answer patient and physician questions about medications.
- Ancillary supplies, such as syringes and needles, are provided at no additional cost.
- Medications delivered using the best method to help ensure the product arrives safely.
- You may also access your CVS Specialty medications at your local retail CVS Pharmacy®.

Mail Service Pharmacy

If your benefit allows, maintenance medications that are taken on a regular basis are available by mail service. Save time and money when you buy these drugs in larger quantities and have them delivered right to your door. Your co-pay for a 90-day supply of medication will generally be less than going to a local retail pharmacy monthly for the same amount of medication.

To learn how to order a prescription or to see if a medication is available through the specialty pharmacy, visit **mvphealthcare.com** and select *Members*, then *Prescription Benefits*. You can also check with your local retail CVS Pharmacy to see if your specialty medication is available.



If you have Questions about your Prescription Drug Benefit, please contact the MVP Customer Care Center at the phone number shown on the back of your MVP Member ID card.



This is a summary of certain general aspects of MVP Health Care Prescription Drug Benefits, which may vary by employer plan, product, or service area. Check with your employer for details. Consult your plan documents for a complete list of covered benefits, limitations, and exclusions. Formulary information is available by calling the MVP Customer Care Center. Pharmacies and physicians participating in our network and mail order vendors are independent contractors and are neither employees nor agents of MVP Health Care or its affiliates. This summary is not an offer of coverage. If there are any differences between the information contained herein and a specific plan document, the plan document will be controlling.

CVS Caremark employees are trained regarding the appropriate way to handle your private health information.

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Select Care, Inc.; and MVP Health Services Corp. operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties