

Prescription Maintenance and Preventive Therapy Drug Benefits

There are several money-saving opportunities to be mindful of when filling your prescription drug coverage.

Maintenance Drug Benefit

If your physician prescribes a drug classified as a maintenance drug by CVS/Caremark, you may receive a 90-day supply, through participating local retail pharmacies, or through CVS/Caremark mail order. A list of local participating pharmacies can be found at kehp.ky.gov. To qualify for this benefit, the drug must be listed on CVS/Caremark's maintenance drug list. You save money using this benefit if you have a PPO or a CDHP.

If you have the:

LivingWell or Standard CDHP	You may benefit from a receiving a lower cost when purchasing a larger quantity of medicine.
LivingWell or Standard PPO	You will receive a 90-day supply but only pay for a 60-day supply – just double the co-pay rather than triple the co-pay of a 30 –day supply. See the reduced co-payments on the Benefits Grid on page 11.

Preventive Therapy Drug Benefit

Starting in 2017, CDHPs will bypass the deductible for certain preventive drugs. Members who choose a LivingWell or Standard CDHP will be able to obtain preventive drugs listed on the Preventive Therapy Drug Benefit list and bypass the deductible, paying only the co-insurance amount.

This preventive therapy drug benefit includes preventive therapy drugs that help prevent disease, or help manage existing conditions, helping to avoid further medical complications. You can find a list of the prescriptions on the preventive drug list at kehp.ky.gov.

For more information, call CVS/Caremark at 866-601-6934.