

# Prescription Plan Information

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## CVS/Caremark

CVS/Caremark administers Baylor University's prescription drug benefit plan, designed to assist members in obtaining prescriptions with cost-effective choices. The cost of prescriptions is determined by your medical insurance plan, the pharmacy service used to fill it, and the category of the drug.

## Preventive Prescriptions

Preventive services help you stay healthy and some prescriptions may be available to you at no cost. Please review the Preventive Drug List and the HDHP Preventive Drug List for specific information.

## HDHP + HSA

**Annual Deductible:** If you have family coverage, you will be required to satisfy the Family Deductible before receiving medical or prescription coverage for any member of your family.

Individual	\$1500
Family	\$3000

## Co-Insurance, once Deductible is Met:

Brand	Plan Pays
Generic	80%
Brand-Name	70%

## PPO Copays

### Retail Pharmacies

Brand	30-day Supply Cost
Generic	\$10
Preferred Brand	\$40
Non-preferred Brand	\$80
Specialty-filled with CVS Specialty only	\$120 limit

### Mail Service

Brand	90-day Supply Cost
Generic	\$25
Preferred Brand	\$100
Non-preferred Brand	\$200

## Potential Additional Costs for Both Plans

- **Generic Drugs:** A mandatory generic plan for prescriptions is in place. Dispense as Written (DAW) 2 rules apply. If you or your doctor choose the brand-name drug over the generic alternative, you will be responsible for payment designated by the plan and possibly an additional fee based on drug cost. Please review the Generic Drug list to identify generic medications that may substituted for brand names prescriptions.
- **Formulary Drugs:** If a drug is excluded on the formulary, you may be responsible for full charges. Please review the Formulary Drug Exclusions list.
- **Specialty Drugs:** Specialty drugs are used in the management of specific chronic and/or genetic conditions and often include injectable or infused drugs and may also include oral drugs. If a drug is on the Specialty Drug List, a clinical review will be conducted by CVS/Caremark medical personnel in conjunction with the doctor to ensure the patient receives the best approach to therapy.
- **Step Therapy Drugs:** Step Therapy requires participants to try using a generic drug before certain brand name drugs. If a drug is on the Step Therapy list and you/your doctor choose to fill the brand name drug, you may be responsible for full charges. Please review the Step Therapy Drugs list.

## Potential Additional Savings:

While Baylor provides an excellent benefit, a simple internet search may help identify ways you, as a consumer, can save more with certain drug discount programs. Your doctor also may be able to assist you in this way. Baylor does not endorse the following programs, but provides them as a starting place for you to look further:

[My Advocate for Health](#) - 844-579-4357, ext. 0007, Natali Jedlicki  
Good Rx - [www.goodrx.com](http://www.goodrx.com)  
Rx Outreach - [rxoutreach.org](http://rxoutreach.org)  
National Consumer League - [nclnet.org](http://nclnet.org)

## Enrollment

The prescription drug plan is available to regular full-time faculty/staff that are enrolled in the PPO Blue Choice medical plan or the HDHP + HSA medical plan.

Eligible faculty/staff and eligible dependents not enrolled in one of the medical plans may enroll during open enrollment with coverage beginning January 1 of the following year.

Medical plan enrollment can be requested during the calendar year due to a [Qualifying Event](#) that is consistent with the request for enrollment.

# Pharmacy Services

## Retail Pharmacies

Participating retail pharmacies may fill prescriptions up to a 30-day supply. If you are charged the full cost for a prescription, you may submit a reimbursement claim to CVS/Caremark.

Members can purchase a 90-day supply of maintenance prescription at a retail CVS pharmacy and receive mail service pricing.

## Mail Service Program

Long-term, maintenance prescriptions may be filled through the CVS/Caremark Mail Service Program. Members complete a mail service order form and mail it, along with the original prescription(s) and the appropriate payment for each, to CVS/Caremark. Once the service receives the order, you generally receive prescriptions within 10-14 calendar days. Ordering online or by phone may result in quicker service.

*Note:* Enrollment in the HDHP + HSA medical plan requires the deductible be met before the plan pays a percentage of the total drug cost.

## Compound Medications

Prior authorization is required on any compound medication over \$300. This prevents split-billing from occurring and protects members and Baylor from an area of potentially and unnecessarily high pharmacy pricing. Other restrictions may apply.

## Resources-Prescription Benefits

- [CVS/Caremark Member Website](#)
- [CVS/Caremark Reimbursement Claim Form](#)
- [Formulary Drug Exclusions List](#)
- Generic Drug List
  - [Traditional](#)
  - [Specialty](#)
- [Preventive Drug List](#)
- [Locate a CVS/Caremark Participating Pharmacy](#)
- [Mail Service Program Order Form](#)
- [Specialty Drug List](#)
- **Step Therapy** – means trying less expensive and risky options before “stepping up” to more costly and risky drug therapies. Under a Step Therapy program, you will be required to try one or two generic medication(s) first before some brand-name medications will be covered. This [chart](#) shows you which drugs require the use of generics first. This [chart](#) only provides a sample list of generic drug options and may not include all available drugs.