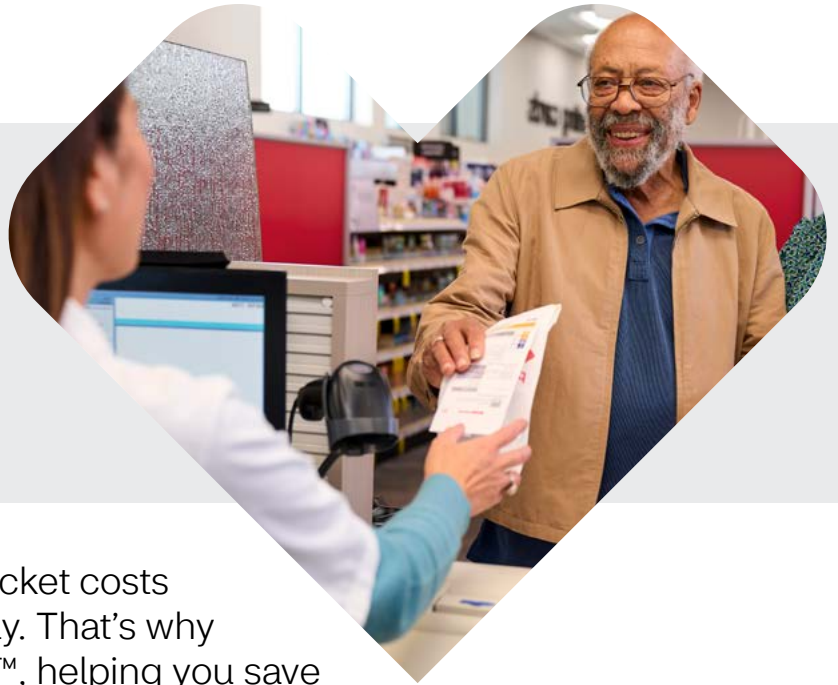




COST SAVINGS

Helping you save money on your medications



We know that keeping your out-of-pocket costs low is important to you and your family. That's why we've created Caremark® Cost Saver™, helping you save money on your medications.

How Cost Saver works

Cost Saver makes sure you get the lowest possible cost for medications covered under your plan. All you have to do is present your CVS Caremark member ID card when you pick up your prescriptions. We'll manage the rest for you by automatically applying the lowest available discount price.



Cost Saver benefits:



Providing you with the best available prices for many commonly prescribed, non-specialty generic drugs

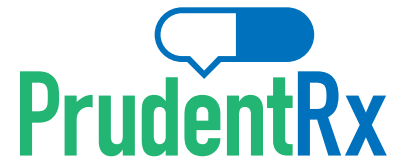


Automatically applying your out-of-pocket costs to your deductible and out-of-pocket thresholds



Delivering you a seamless experience that avoids wasted time shopping around for the best price

Your CVS Caremark member ID card is all you need for Cost Saver to work for you. Just show it to your pharmacist and we'll take it from there.



A change is coming to help lower your specialty medication costs

We're introducing an innovative way to help you save

Your specialty prescription benefit plan may look a little different next year.

Your new perk

CVS Caremark® has collaborated with PrudentRx exclusively for a program that may help save you money when you fill eligible specialty medications.*

Support to help you save

A PrudentRx trained member advocate will help facilitate enrollment and obtain non-need based manufacturer assistance where applicable.** Participating members will have a **\$0 out-of-pocket** cost on eligible specialty medications.†

Easy access to the program

You'll be enrolled automatically, but additional steps may be needed.†† You can choose to opt out at any time.‡

We'll send you more details, so watch for more updates about your plan change. For now, you can keep filling your prescriptions as usual.



*Due to limitations that exist within various external pharmacy systems, implementing the PrudentRx solution on high-deductible health plans (HDHPs) with health savings accounts (HSAs) will be limited to only those medications included on the client's specialty drug list and dispensed by CVS Specialty® and will not include limited distribution drugs.

**Not all specialty prescriptions offer manufacturer assistance. Eligibility for third-party copay assistance program is dependent on the applicable terms and conditions required by that particular program and are subject to change. Copay assistance program may not be used with any Federal health care program.

†Participating members enrolled in an HDHP with HSA must fully satisfy their deductible before they are eligible for a final \$0 out-of-pocket cost, unless the member has been prescribed a medication that qualifies as "preventive care" under the Internal Revenue Code, which is administered and enforced by the Internal Revenue Service.

††Some manufacturers require you to sign up to obtain copay assistance that they provide for their medications – in that case, you must call PrudentRx to participate in the copay assistance for that medication. PrudentRx will also contact you if you are required to enroll in the copay assistance for any medication that you take.

‡If you choose to opt out of the program or if you do not affirmatively enroll in any copay assistance as required by a manufacturer, you will be responsible for 30 percent of the cost of your specialty medications.