

Quantity Limits

Benefit: The correct dosage for the right amount of time

Quantity limits promote the safe and appropriate use of certain medications listed at Caremark.com by ensuring your prescriptions contain the approved amount of medication covered by the plan for a specific time period — usually a 30-day supply at a retail pharmacy or up to a 90-day supply through mail service. Because certain drugs should be taken only at a certain dose and for a predetermined amount of time, Quantity limits are used to ensure you receive only the correct amount and dosage, based on U.S. Food and Drug Administration guidelines.

These limits affect only the amount of medication the benefit program will cover. The final decision regarding the amount of medication prescribed remains between you and your physician.

Specialty Guideline Management

Benefit: The right specialty medication

Specialty Guideline Management evaluates the appropriateness of drug therapy with your prescribing physician according to evidence-based guidelines, both before the initiation of therapy and on an ongoing basis. Specialty Guideline Management not only provides the specialty medications that you take to manage your complex medical conditions, but also provides personalized pharmacy care management services such as: 24/7 access to a pharmacist, coordination of care between you and your physician, convenient delivery of your medications, medicine and disease specific education and counseling, and online support with an interactive area to answer questions with a pharmacist or a nurse.

When a prescription is presented to CVS Caremark Specialty Pharmacy, their Specialty Guideline Management Team will contact your prescribing physician to obtain information on test results, and previous drug history. This information is then applied to the clinical criteria to determine if you meet the guidelines so that the prescription can be filled. If the physician and CVS Caremark determine that the drug is suitable for you, the script is filed as-is. If it's determined that it's not suitable, an alternate drug therapy will be decided with your physician and the prescription will be changed.

ExtraCare® Health Card

Benefit: Save 20 percent on eligible health-related CVS/pharmacy-brand products

Your ExtraCare Health Card can save you even more when you visit a CVS/pharmacy retail store or CVS.com. You'll get a 20 percent discount on health-related CVS/pharmacy-brand products and over-the-counter medications, saving money and maximizing your FSA dollars. With the ExtraCare Health Card, you'll enjoy all the benefits of the traditional ExtraCare Card, including ExtraBucks rewards and coupons.



Other Safety and Savings Programs

Our programs aimed at providing safety, savings and convenience are:

Prescription Safety Checks – CVS Caremark sends alerts to pharmacies and physicians regarding drug interactions, drug allergies, dosages outside of U.S. FDA guidelines, excessive utilization and other safety issues.

Money-Saving Alerts – Members are notified by mail when new generics become available for the brand versions they are taking.

iBenefit® – Each member receives a summary of his or her claim history which highlights savings opportunities through lower-cost drug alternatives when savings of greater than \$50 a year are identified.

Web Site Services – The Caremark.com web site offers each member a place to create a personal health record, as well as access to numerous drug-related resources.

Trustmark has selected CVS Caremark to administer the pharmacy benefit portion of your plan.

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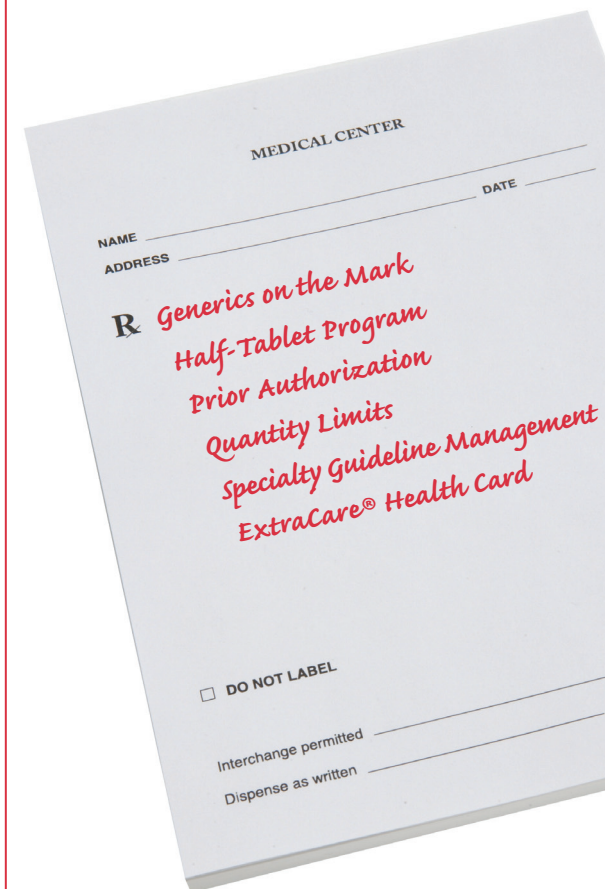
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Safety, Savings and Convenience:

The Right Prescription for Your Pharmacy Benefits



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Getting the right medicines at an affordable price is key to helping you recover from illnesses or maintain your health. That's why we offer several programs aimed at helping you make the most of your pharmacy benefits. Our goal is to ensure that you receive the medicine you need to support your health and well being, while receiving the best in drug safety, savings and convenience to complement our convenient retail and mail service pharmacy benefits. *Please refer to your certificate to determine which specific programs are applicable for you.*



Generics on the Mark

Benefit: A month of medicine at no cost for trying a generic

Our Generics on the Mark program helps you control your out-of-pocket prescription drug costs. Just by changing — with your doctor's approval — from a brand-name drug to one of the Generics on the Mark drugs, your first generic prescription is complimentary.

CVS Caremark will send a letter to members who are taking drugs that have generic equivalents. All you have to do is talk with your doctor. Then, when you change from a brand-name drug to one of the Generics on the Mark drugs and show your medical ID card at a participating pharmacy, Trustmark will pay for your first prescription.

Just by changing from a brand-name drug to one of the Generics on the Marks drugs, your first prescription is provided at no cost.

Count on Generics

Benefit: Savings on generic drugs

Members can also take advantage of generic drug discount programs offered by many pharmacies. Plus, remembering to show your medical ID card allows for automatic review of drug interactions and electronic filing of the claim. The payment is then applied to the deductible and out-of-pocket maximum, if applicable. Some plans may require you to pay the difference in charges if you choose a brand-name drug when a generic is available. Refer to your plan document for more information.

Rigorous analysis by the U.S. Food and Drug Administration has shown that generic drugs are equal to their brand-name counterparts in strength, quality and performance. Count on Generics and Generics on the Mark are just some of the ways Trustmark helps maintain the affordability of your prescription drug benefit.

Half-Tablet Program

Benefit: Savings of up to 50 percent by splitting pills

As the cost of prescription drugs continues to rise, we're continually searching for ways to help you save money such as the Half-Tablet Program, available for select drugs. The Half-Tablet Program lowers the cost of your prescription immediately — sometimes up to 50 percent.

All you have to do is tell the pharmacist you want to participate in the Half-Tablet Program. Then, with your doctor's approval, the pharmacist will dispense half the number of pills at double the dose of the current prescription, which can save you up to half the cost of the prescription. You can then split each pill in half to get the dose you need, with the help of a pill splitter provided by Trustmark.

*Splitting pills through the Half-Tablet Program can save you up to 50 percent of the cost of your prescription.**

Prior Authorization

Benefit: The right medicine

Prior authorization helps ensure select drugs are safe and appropriate to treat your condition.

When you fill a prescription for a drug on the prior authorization list, available at Caremark.com, the pharmacist will receive a message alert to contact the prescribing physician. CVS Caremark will call your physician to determine the intended use of the drug. If authorization is granted, the prescription is filled. If authorization is not granted, you may choose to pay the retail cost of the drug or ask your doctor to prescribe an alternate drug that is covered by the plan. Prior authorization ensures you receive safe and appropriate drugs to treat your condition.

*Source: Trustmark historical data.