

Frequently Asked Questions Regarding Benefits



About the CVS Caremark Retail Network

Q: Can I receive additional prescription cards?

A: Yes, for additional prescription cards, please call Customer Care at **1-800-307-5432**.

Q: Where do I fill my short-term and my long-term medications?

A: Short-term medications can be filled at any retail network pharmacy. Long-term medications (also known as "maintenance") need to be filled at a select participating pharmacy in 90-day supplies. To find a participating pharmacy, visit Caremark.com/PharmacyLocator.

Q: Can I obtain a vaccine at a retail pharmacy?

A: Yes. Bring your prescription ID card and a photo ID to any of over 64,000 retail pharmacies (including most major chains and independent pharmacies) to receive a vaccine. Most seasonal and non-seasonal preventive vaccines are covered at 100% through your prescription plan.

Q: Is there an online resource I can access?

A: Yes. Register at www.Caremark.com to check drug costs and coverage, refill/transfer/track prescription orders, view order history and drug list, print your ID card, locate a retail pharmacy, and track your drug spend. You can also learn about the prior authorization process and ways to save time and manage costs.

Q: How should I ask my prescriber to write my prescription to receive the maximum benefit?

A: Remind your prescriber to write a "90-day supply plus refills," when clinically appropriate, for long-term medications and send to the select participating pharmacy of your choice.

About the CVS Caremark Drug List

Q: What is a drug list?

A: It is a list of preferred prescription medications that have been chosen because of their clinical effectiveness and safety. This list is typically updated every three months. The drug list promotes the use of preferred brand-name medications and generic medications whenever possible. Generic medications are therapeutically equivalent to brand-name medications and must be approved by the U.S. Food and Drug Administration (FDA) for safety and effectiveness. Generally, generic medications cost less than brand-name medications. You can get a drug list by either visiting Caremark.com or by calling Customer Care at 1-800-307-5432.

Q: How do I change to a generic or preferred drug?

A: Ask your doctor or prescriber to choose a generic or preferred brand-name medication from the CVS Caremark Drug List, if appropriate. Many prescribers have access to your specific drug list in your Electronic Health Record (EHR).

You may also want to take the list with you when you visit your doctor or other prescriber. The list is available as a registered user on Caremark.com or on the Office of Employee Benefits website for the State of Rhode Island.

Q: What if my drug has a generic equivalent, but I want to use the brand instead?

A: If your brand name drug has a direct generic available, and your doctor does not indicate that the brand is medically necessary but you want to fill the brand anyway, you will be charged the brand copay plus the cost difference between the brand and generic.

*Copayment, copay or coinsurance means the amount a plan participant is required to pay for a prescription in accordance with a Plan, which may be a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

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Q: Is there a separate copay for brand specialty drugs?

A: If you are a member of certain University of Rhode Island non-classified unions, the specialty drug brand copay is \$100 and specialty drugs are limited to a 30-day supply. You must fill your specialty drugs through the CVS Specialty mail pharmacy and can have the order shipped to your local CVS pharmacy or another approved location of your choice. All other groups are eligible for the PrudentRx Solution, please see PrudentRx flyer/presentation for more details.

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