

Trustmark
Small Business Benefits
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Hello, and welcome to CVS Caremark®.

We manage your prescription benefits. That means helping you get the medication you need, when you need it, whether that's once a month or once a year. An overview of your benefits is on the back of this letter. If you have any questions, we're here for you.

We have your best health at heart.

- Your CVS Caremark Team

If you have prescriptions to fill, here's what's next:

For medications taken for a short time (like an antibiotic):

Fill at any pharmacy in our network.

For medication taken regularly (such as high blood pressure or diabetes medicine): Have your medication delivered to your door. Sign in or register at **Caremark.com/startnow** for more information.

For medications taken for complex conditions (such as rheumatoid arthritis, hepatitis or cancer): Our specialty pharmacy can help. Visit **CVSspecialty.com** to get started.

Your CVS Caremark pharmacy benefit is offered as part of your employer-sponsored, self-funded health benefit plan administered by Star Marketing & Administration, Inc. CVS Caremark is a trademark of CVS Pharmacy, Inc., which is not an affiliate of Star Marketing & Administration, Inc., and Trustmark Life Insurance Company. Trustmark Small Business Benefits® is a trademark of Trustmark Insurance Company.

To learn more about your benefits, register at [Caremark.com/startnow](https://www.caremark.com/startnow)

- Find network pharmacies
- Check drug costs and find lower-cost alternatives
- Refill medications and check order status
- See your prescription history



Be sure to register at Caremark.com/startnow

Registration not required for coverage.

Here's an overview of your CVS Caremark benefits.

For questions about your prescription plan or costs, visit **Caremark.com** or call the number on the back of your card.

Short-Term Medicines

Fill at any pharmacy in the CVS Caremark Retail Pharmacy Network (Up to a 30-day supply).

Long-Term Medicines

Fill through CVS Caremark Mail Service Pharmacy (Up to a 90-day supply).

Generic Medicines

Always ask your doctor if there's a generic option available. It could save you money.

Preferred Brand-Name Medicines

If a generic is not available or appropriate, ask your doctor to prescribe from your plan's preferred drug list.

Non-Preferred Brand-Name Medicines

Drugs that aren't on your plan's preferred list will cost more.

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

Plan Member Rights and Responsibilities can be found at [Caremark.com](https://www.caremark.com).

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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