

♥ **CVS** caremark®



Your 2026-2027 Prescription Benefits



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CVS Caremark[®] is your Pharmacy Benefit Manager (PBM)

**We manage your prescription benefit plan
and help keep your medication costs low.**



**We're like your health plan,
but for prescriptions.**

As a CVS Caremark member, you have **access to a wide range of cost-effective medications** and thousands of network pharmacy choices (including home delivery for you and your family).

From affordable drug prices to plenty of network pharmacies — we've got you covered



Check out what's already built into your plan:



Prescription savings options

We're always looking for the best value on drug prices



Refills your way

Whether that's at a local network pharmacy or delivery by mail, you've got options



Online support anytime

Track costs, find ways to save and more. We've got the online tool for you

2026-2027 PRESCRIPTION BENEFITS

Everything you need to manage your medications anytime, anywhere

Caremark.com



Review
your plan and deductible details



Check medication
costs and find ways to save



Find a network pharmacy or start delivery by mail



Order mail service refills and track shipments



Access your ID card (view, print or download to mobile wallet)



Track progress toward your deductible or out-of-pocket maximum



Tell us how to contact you (by text, email or other)

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Registering at Caremark.com

If you're new to CVS Caremark

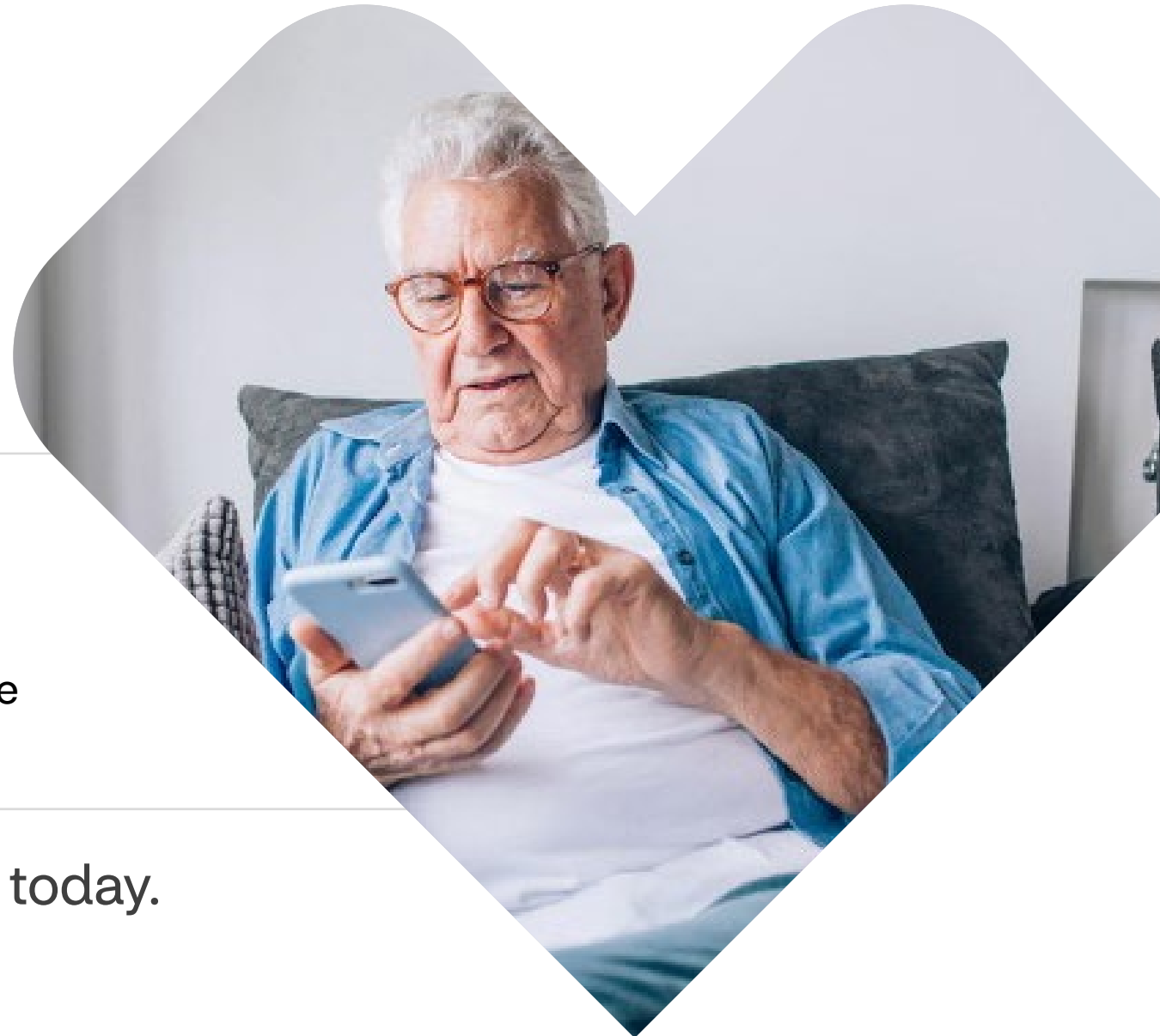
You can register on or after
June 15, 2026

If CVS Caremark is already your PBM

Register any time using your member ID number
(on your member ID card).

Just remember, you won't see any changes for the
upcoming plan year until July 1, 2026

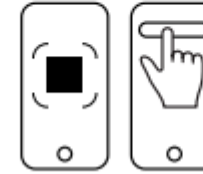
Register at [Caremark.com/Register](https://www.caremark.com/register) today.



CVS Health Mobile App



Scan this code to download
the CVS Health app today.*



To scan the QR code:
Open the camera on your smart phone
Focus on the QR code
Tap the link that appears

Manage your Rx on your own time.

We make it easy to keep track of your Rx, check for savings and more from your mobile device.

Our mobile app gives you a secure, simple way to manage your prescription benefits and member information. Find a nearby pharmacy no matter where you are. Learn about your medication and get information you can trust day or night. Do all this – and much more – at your convenience.

Learn more at [Caremark.com/OpenEnrollment](https://www.caremark.com/OpenEnrollment)





What's changing in 2026?

2025-2026

2026-2027

HDHP

Deductible

- Individual - \$1,650
- Family - \$3,300

Deductible

- Individual - \$1,700
- Family - \$3,400

Max out of Pocket

- Individual - \$3,300
- Family - \$6,600

Max out of Pocket

- Individual - \$3,400
- Family - \$6,800

Exclusive

Deductible

Does not apply to Rx

Deductible

Does not apply to Rx

Max out of Pocket

- Individual - \$9,200
- Family - \$18,400

Max out of Pocket

- Individual - \$10,600
- Family - \$21,200

Pathway

Deductible

Does not apply to Rx

Deductible

Does not apply to Rx

Max out of Pocket

- Individual - \$9,200
- Family - \$18,400

Max out of Pocket

- Individual - \$10,600
- Family - \$21,200

**Changes to
Weight Loss
GLP-1 medications
ONLY**

**30 Day Supply
Limit**

\$100 copay



Managing your high deductible health plan (HDHP)

What you need to know



You'll pay 100% of the cost of your medications until you or your family meet the annual deductible

Some preventive medications may bypass the deductible or be covered at 100% – see your plan summary for details



Once you meet the deductible, you'll pay the appropriate coinsurance.

Your deductible will combine pharmacy and medical expenses – see your plan summary for details



If you or your family meet your maximum out-of-pocket amount (MOOP), 100% of the cost of your medication is covered (you pay \$0)



The amounts you pay toward your deductible and MOOP DO NOT roll over from year to year

Deductible amounts for 2026-27

Individual:
\$1,700

Family:
\$3,400

MOOP amounts for 2026-27

Individual:
\$3,400

Family:
\$6,800

Want to learn more?

Visit [Caremark.com](https://www.caremark.com) to view your plan summary any time.



Maintenance Choice[®]

A program which gives you the option to pick up or get delivery of 90-day supplies of the medication you take regularly (for things like diabetes, high blood pressure and asthma) at select participating pharmacies.



You can choose pickup or Rx delivery by mail



90-day supplies are more convenient



If you fill these medications at another pharmacy, or in 30-day supplies, your medication won't be covered, and you will have to pay the full cost.



You can still fill the prescriptions you take for a limited time (such as antibiotics) at any pharmacy in your plan's network

To find a select participating pharmacy, visit
[Caremark.com/PharmacyLocator](https://www.caremark.com/PharmacyLocator)

CVS Caremark Cost Saver

With Cost Saver, you have access to lower prices on many non-specialty generic drugs just by being a CVS Caremark member.

Helping you save money on your medications

- ✓ Provides you with lower prices for many commonly prescribed, non-specialty generic drugs
- ✓ Automatically applies your out-of-pocket costs to your deductible and out-of-pocket thresholds
- ✓ Delivers you a seamless experience that avoids wasted time shopping around for the best price

Simply present your member ID card to your pharmacist when you pick up your prescriptions. We'll manage the rest for you by automatically comparing price to multiple drug discount programs, including GoodRx, and applying discounts to the amount you pay.





The Affordable Care Act (ACA) Preventive Services Drug List

Even if you haven't met your deductible, these medications bypass your deductible and are covered from day one of the plan year.

Certain medications, supplements or products to:

- ✓ Prevent certain health conditions
- ✓ Help you quit smoking or using tobacco
- ✓ Prepare for certain health screenings in adults

Vaccines and immunizations to prevent certain illnesses in infants, children and adults

Contraceptives for women

Find the full list at [Caremark.com](https://www.caremark.com)

HDHP - HSA Preventive Drug List

You'll pay your plan's applicable copay or coinsurance for medications on the Preventative Drug List – even if you haven't met your plan deductible yet.

Certain medications, supplements or products to:

- ✓ Manage certain health conditions, like diabetes, high blood pressure, or asthma
- ✓ Help you quit smoking or stop using tobacco
- ✓ Prepare for certain health screenings in adults

Vaccines and immunizations to prevent certain illnesses in infants, children and adults

Contraceptives for women

Find the full list at [Caremark.com](https://www.caremark.com)

Please note: Your exact benefits may vary – see your benefits materials for details.



Convenient, no-cost vaccinations

The CDC recommends a yearly flu vaccination for all adults and a pneumonia vaccination for those 65 and older

Your plan offers

- ✓ No-cost flu vaccinations
- ✓ No-cost pneumonia vaccinations for adults over age 65
- ✓ Receive vaccinations at more than 66,000 retail network pharmacies nationwide (including CVS Pharmacy® locations) by presenting your CVS Caremark member ID card – no appointment or doctor's office visit required

CDC (Centers for Disease Control and Prevention).



Personalized assistance with CVS Specialty®

Extra support is coming your way.

CVS Specialty can help make managing your medications and your condition a little easier. We'll be with you every step of the way.

Just like your doctor is a specialist in your condition, we're specialists in managing medications that treat your condition. This expertise allows us to offer support tailored to your needs.

Call CVS Specialty at **1-800-237-2767** or visit **CVSspecialty.com** to get started





Thank you!



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The source for data in this presentation is CVS Health Enterprise Analytics unless otherwise noted.

All data sharing complies with applicable law, our information firewall and any applicable contractual limitations.

Adherence and health outcome results, savings projections and performance ratings are based on CVS Caremark data. Actual results may vary depending on benefit plan design, member demographics, programs implemented by the plan and other factors. Client-specific modeling available upon request.

The Maintenance Choice program is available to self-funded employer clients that are subject to ERISA. Non-ERISA plans such as fully insured health plans, plans for city, state or government employees and church plans need CVS Caremark legal approval prior to adopting the Maintenance Choice program. Prices may vary between mail service and CVS Pharmacy due to dispensing factors, such as applicable local or use taxes.

Specialty Expedite is available exclusively for providers who use compatible electronic health record (EHR) systems, including Epic Systems and others that participate in the Carequality Interoperability Framework.

Specialty delivery options are available where allowed by law. In-store pick up is currently not available in Oklahoma. Puerto Rico requires first-fill prescriptions to be transmitted directly to the dispensing specialty pharmacy. Products are dispensed by CVS Specialty and certain services are only accessed by calling CVS Specialty directly. Certain specialty medication may not qualify. Services are also available at Long's Drugs locations.

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