

Prescription Drugs.

This page applies if your membership card shows Caremark as the pharmacy provider, and for all new memberships issued after September 1, 2003.

BANKERS
HEALTH ADVANTAGE X[®]

The Bankers Health Advantage Plan is a program that offers immediate discounts on many prescription drugs at participating pharmacies. Members can save up to 20% off the retail price of prescription drugs with significant savings on generic drugs. Members can currently obtain savings at approximately 50,000 pharmacies nationwide.

The member's cost for the medication will be the discounted price offered through the plan or the pharmacy's usual price, whichever is lower.

How To Save With The Plan

1. Retail Pharmacy

Give your prescription and your Bankers Health Advantage membership card to the pharmacist, your pharmacist will enter your unique ID number into the computer system to verify that you are an active Bankers Health Advantage member, and the computer system will calculate the discounted price for your prescription.

If the pharmacist has any questions or is unfamiliar with the pharmacy network system, he or she should call the Pharmacist Help Desk, toll-free. The number is shown on the back of the membership card.

To find a participating retail pharmacy:

- Refer to your local area Provider List; or
- Call the toll-free Member Services number 1-866-712-3010.

Note: The Bankers Health Advantage Plan cannot be used in conjunction with any other discount program.

2. Mail Order

Call Member Services at 1-866-712-3010 to request a mail order form. An important part of the Bankers Health Advantage Plan is the mail services option. You can use the mail order service anytime but it is most convenient for medication that is taken on a regular basis.

Here is How it Works:

The mail order form will provide the address to which you will send: your mail order form, an original written prescription from your doctor and pre-payment by check, money order or credit card.

If using a credit card, you can order refills by calling Customer Service at 1-877-321-2652 or visit the website at caremark.com. If using a check or money order, you can order refills with an Order Form. Please allow 14 days from the date you mail your order for delivery.

An available generic equivalent will be substituted for certain brand name drugs whenever allowed by your doctor and applicable pharmacy law. If you do not want a generic substitution for a specific medication, please so note in the Comments section on the Order Form.

Your Health and Safety are Important

When processing your prescription, the pharmacist's expertise, the information provided by your physician, and your prior prescription history through the program are combined. Real-time, point-of-service alerts, when indicated, are sent to your pharmacist with potential concerns about how your prescription may interact with other medications you are currently taking, your disease state, your age, etc. The alerts supplement your pharmacist's professional evaluation, assisting the pharmacist to determine whether follow-up action with you or your doctor is necessary before filling the prescription.

