

CVS Diabetes Benefits and Digital Tools

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Clinical Advisor

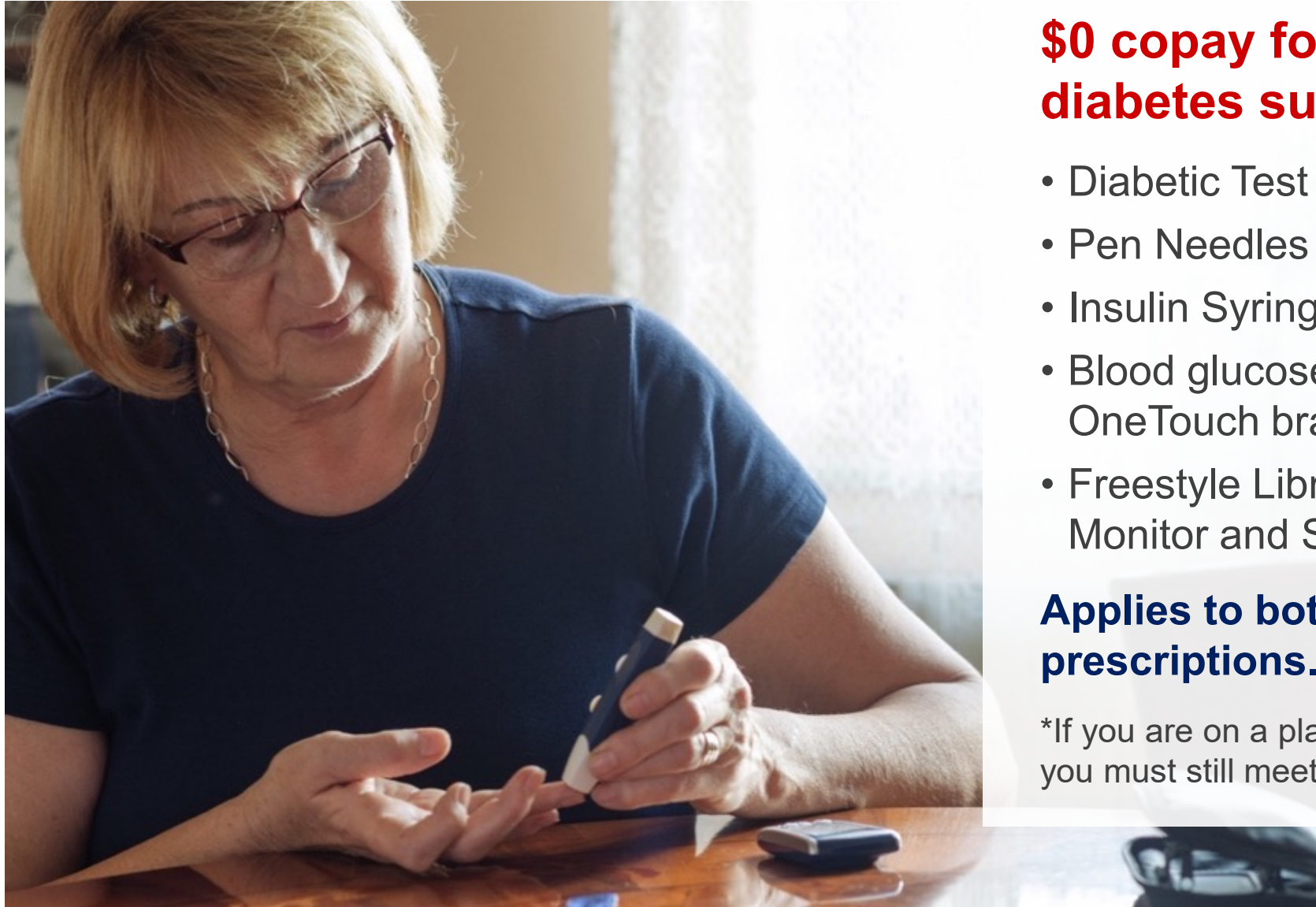
November 5, 2020





Diabetes Benefits

No Copay for Diabetic Supplies



\$0 copay for the following diabetes supplies:*

- Diabetic Test Strips
- Pen Needles
- Insulin Syringes
- Blood glucose meters (Accu-chek and OneTouch brands)
- Freestyle Libre Continuous Glucose Monitor and Sensors

Applies to both Retail and Mail Order prescriptions.

*If you are on a plan that has an annual deductible, you must still meet your deductible first.

Diabetic Meter Program



What are your next steps?

Call the CVS Caremark Diabetic Meter Program at:

1-877-418-4746 (and press option 1)

Monday-Friday 8AM-6PM CST

and provide doctor's name and contact information.

We will obtain a meter prescription from your doctor.

Meter arrives at your address within 7-10 business days.

How do you qualify?

- Have diabetes
- Have a valid prescription for OneTouch blood glucose test strips. You can receive 1 free or OneTouch meter per year* through this program.

Even if you have not met your deductible, you can still obtain a free meter through this program.

*1 free meter per 365 days

You can also request a free meter online at:
[caremark.com/managingdiabetes](https://www.caremark.com/managingdiabetes)



CVS Health Digital Tools



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CVS Caremark website
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Caremark.com landing page

• Guest Refill

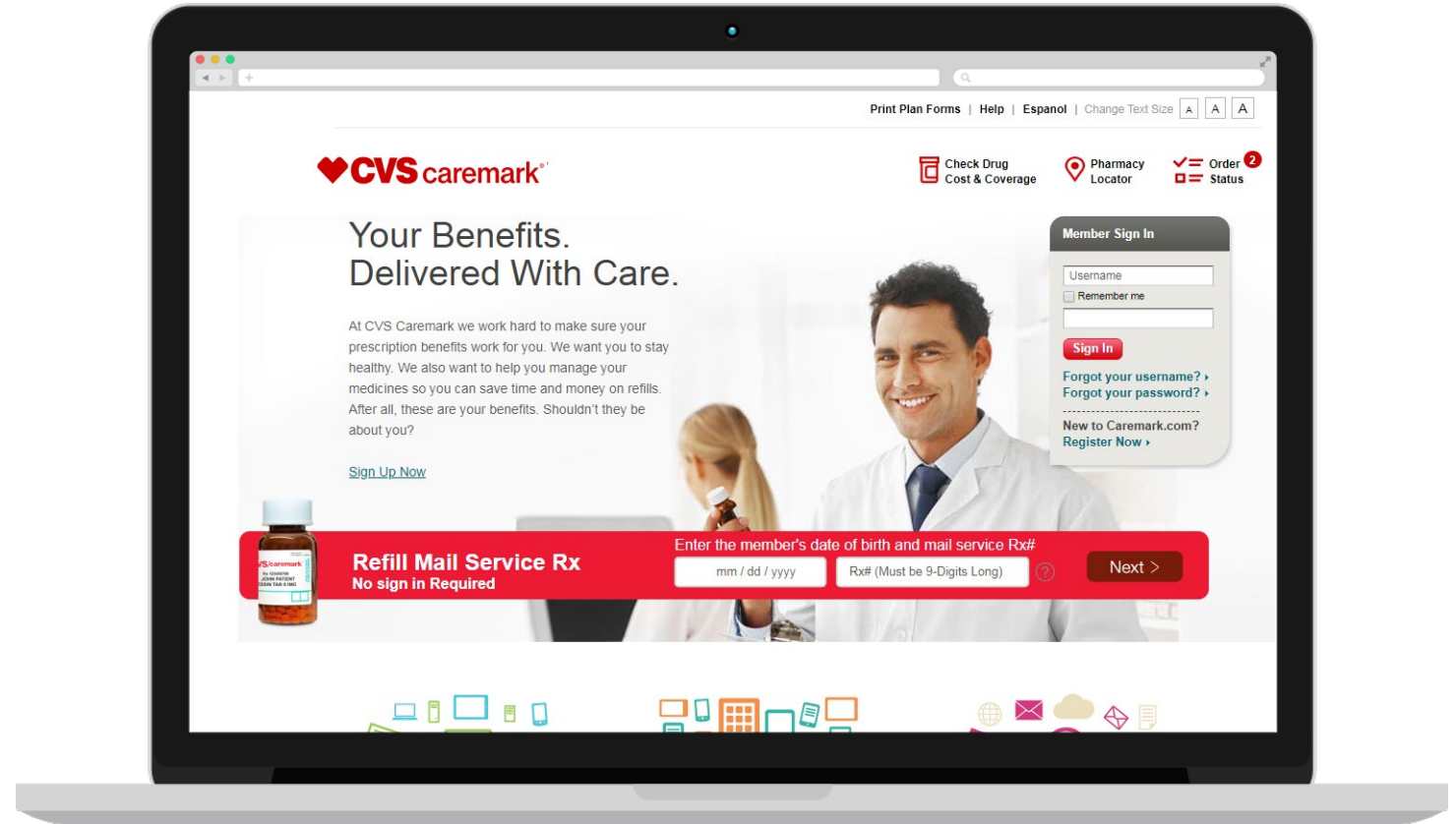
- Allows members to refill prescriptions without the need to log in
- Just enter birthdate and prescription number

• Quick Link Icons

- Takes members directly to the area of site that they want to visit

• Registration

- Can register with or without their member ID



Registration

CVS/caremark

Register for an account

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

Read more

My registration choices

Prescription number (Mail Rx #)

Member ID

Continue

Don't have either of these?
Proceed to enter all your info. >

CVS/caremark

1-2-3

Registration - Step 2: Validate
We take your privacy seriously, so we ask a third party to help us confirm your identity before you register. Please answer the following questions.
You may try again [with iD](#)

In what STATE was your SOCIAL SECURITY NUMBER issued?

NH

TN

TX

RI

NONE OF THE ABOVE

Which of the following PROPERTIES have you PREVIOUSLY or CURRENTLY owned?

3134 GLENN RD

3101 HENSLOWE WALK

1951 KINGSTON LN W

9046 FOXCROFT CENTER CTR

NONE OF THE ABOVE

Which of the following is/was your PHONE NUMBER?

631-9895

200-1180

577-8233

331-5721

NONE OF THE ABOVE

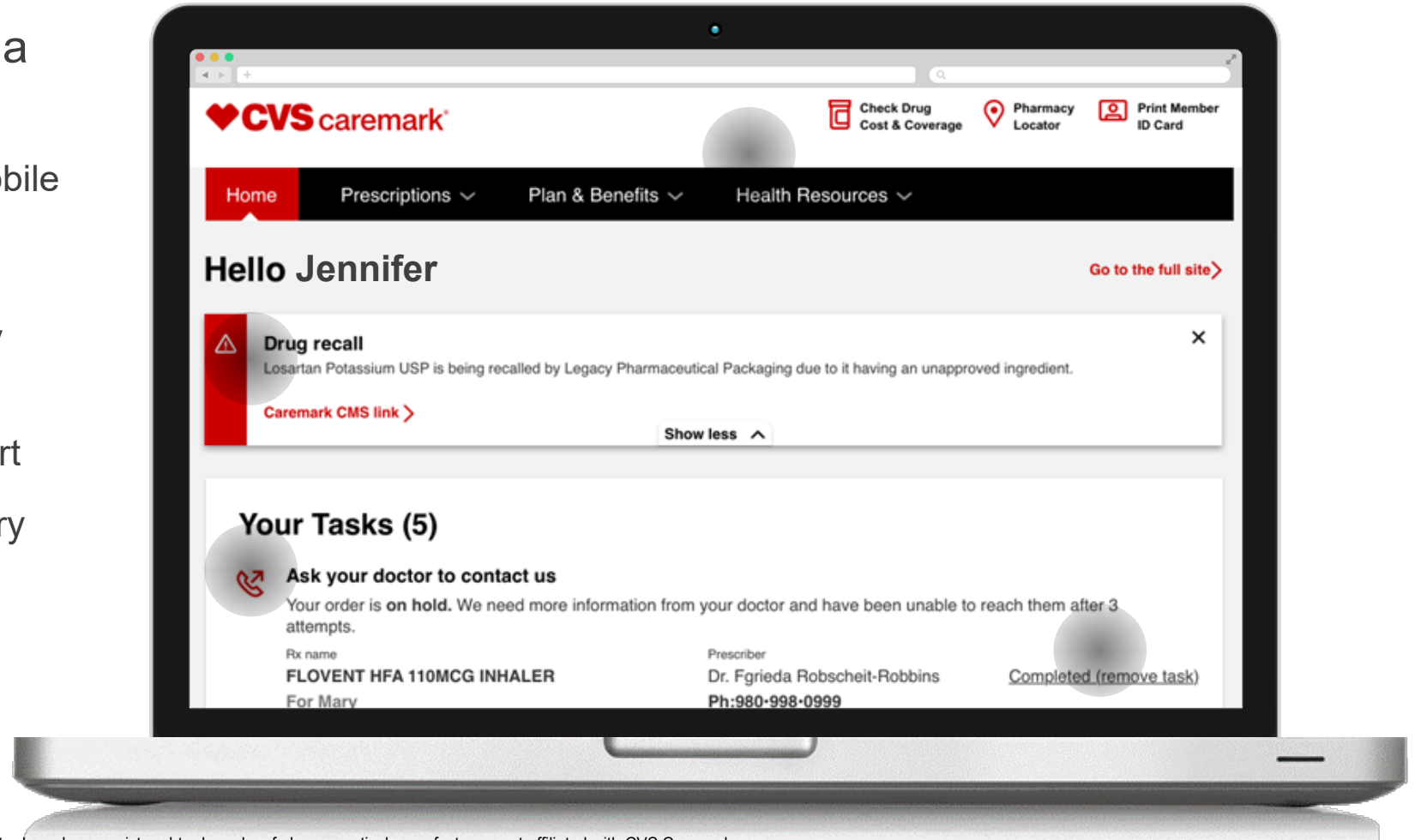
Continue

1. Using a current Caremark mail order prescription number
2. Using a member ID
3. Without a member ID

Homepage Dashboard

We make it easy to manage a family's prescriptions

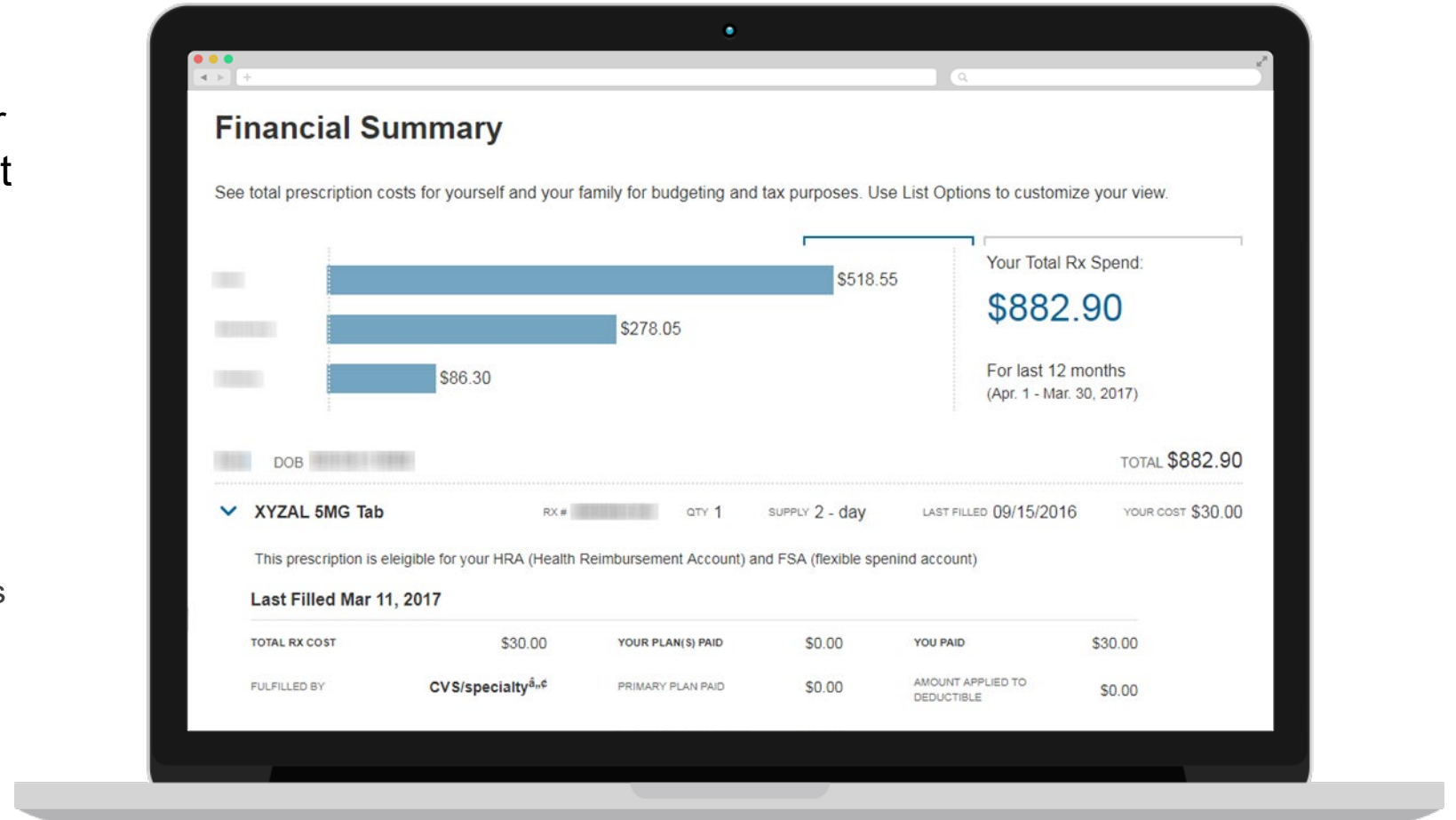
- One log in for website and mobile app
- Access to all prescriptions at CVS retail, mail, and specialty pharmacies
- Place one order in a single cart
- Select pick up or home delivery



This slide contains references to brand-name prescription drugs that are trademarks or registered trademarks of pharmaceutical manufacturers not affiliated with CVS Caremark. Patient story is presented for illustrative purposes only. Any resemblance to an actual individual is coincidental. All data sharing complies with applicable firewall and privacy laws.

Financial summary

- Helps members understand their total prescription spend and what is driving it
 - The “Your total Rx spend” to date is listed for applicable family members
 - Prescription claims for the past 18-36 months are available, depending on the member history
 - “List Options” allows the user to filter the information on multiple parameters



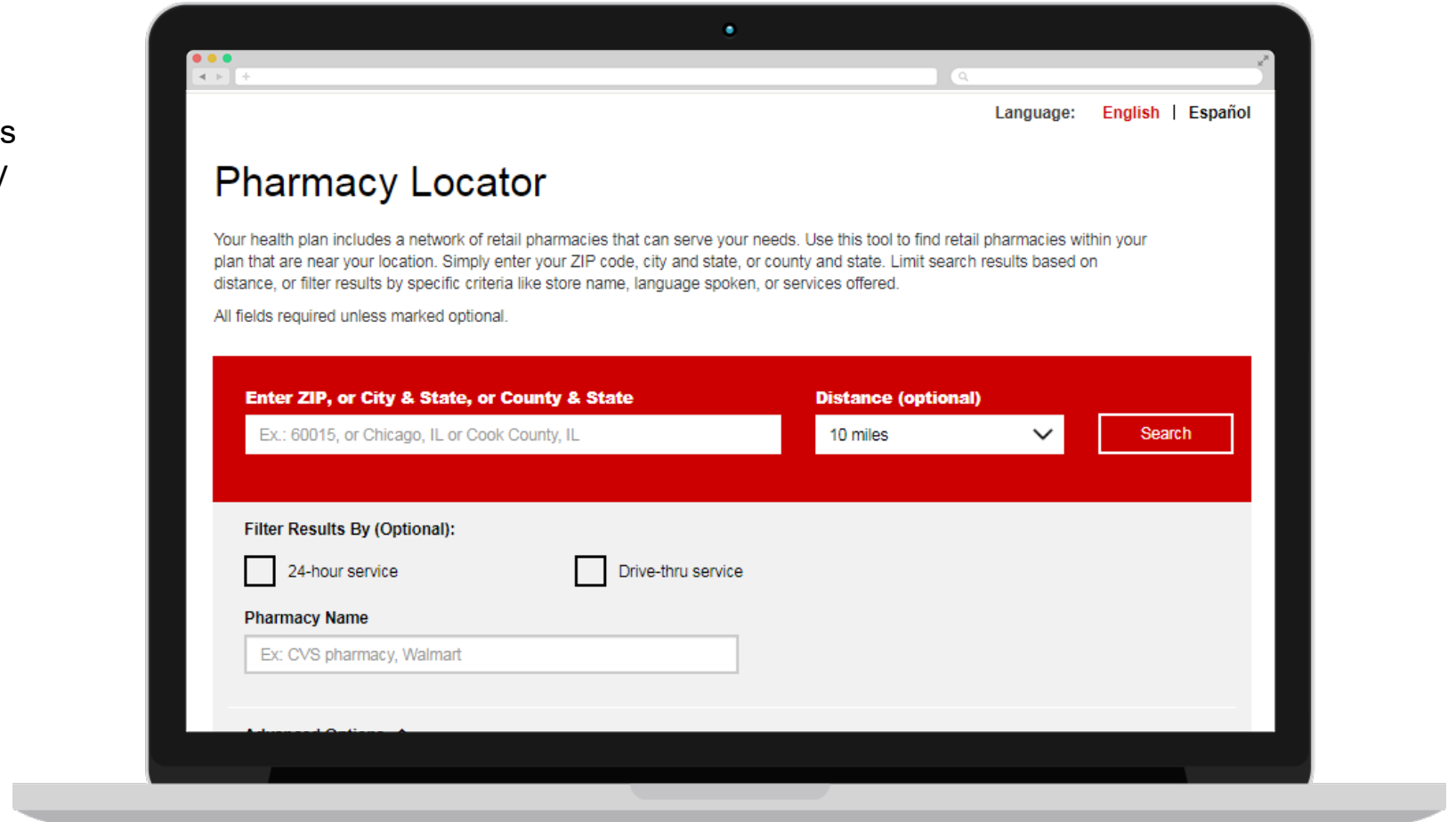
Pharmacy locator

- Enter ZIP code or city and state
 - Apply filters
 - Can select a specific pharmacy, and as long as it is with their plan design, only those pharmacies will appear
 - Can select primary pharmacy
 - Can price a drug at the primary pharmacy

You have a national pharmacy network of 68,000+ pharmacies including all major chains and many independent pharmacies.

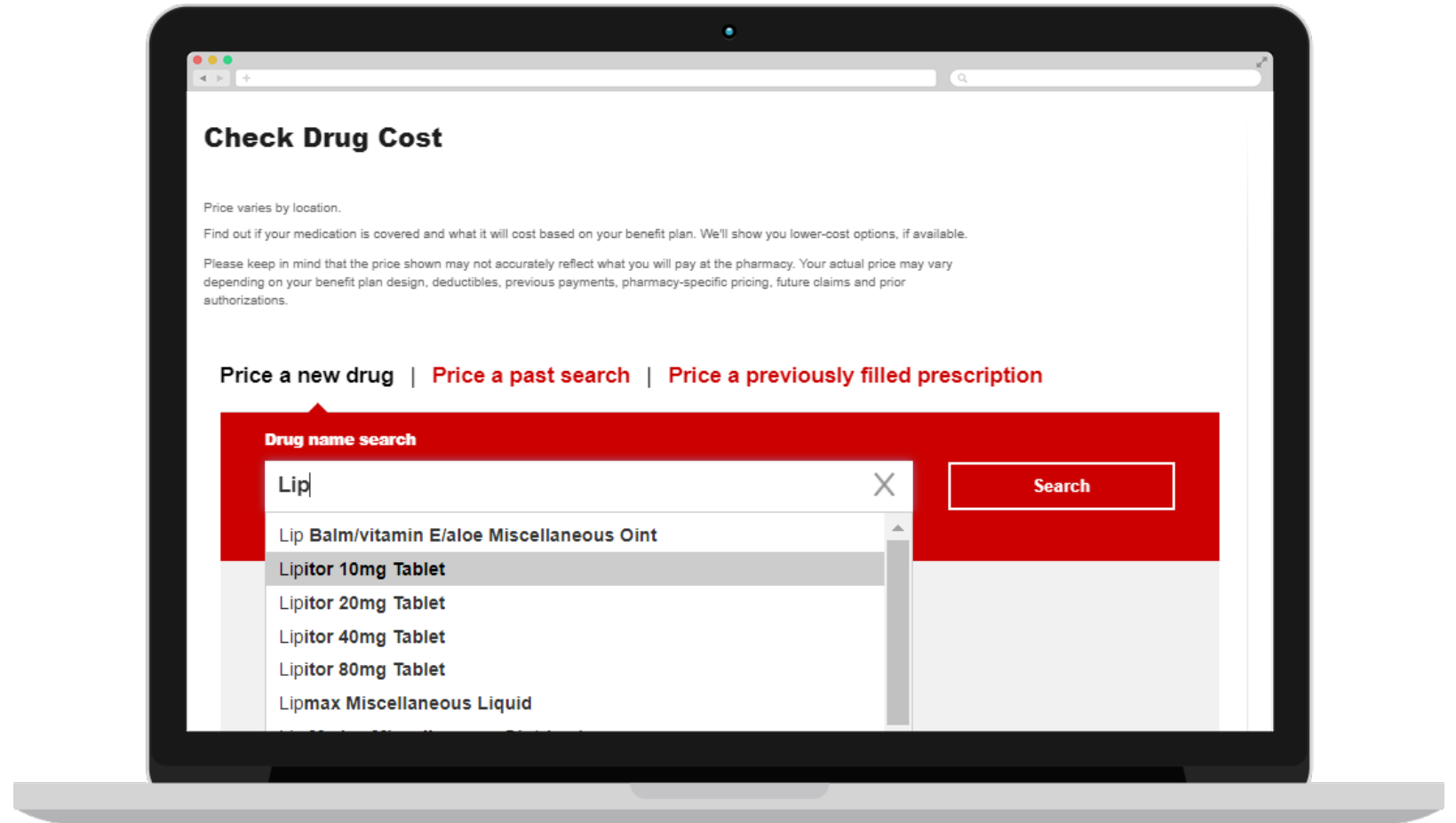
Includes (but is not limited to):

- CVS and CVS inside Target
- Walgreens
- Rite Aid
- Walmart
- Kroger



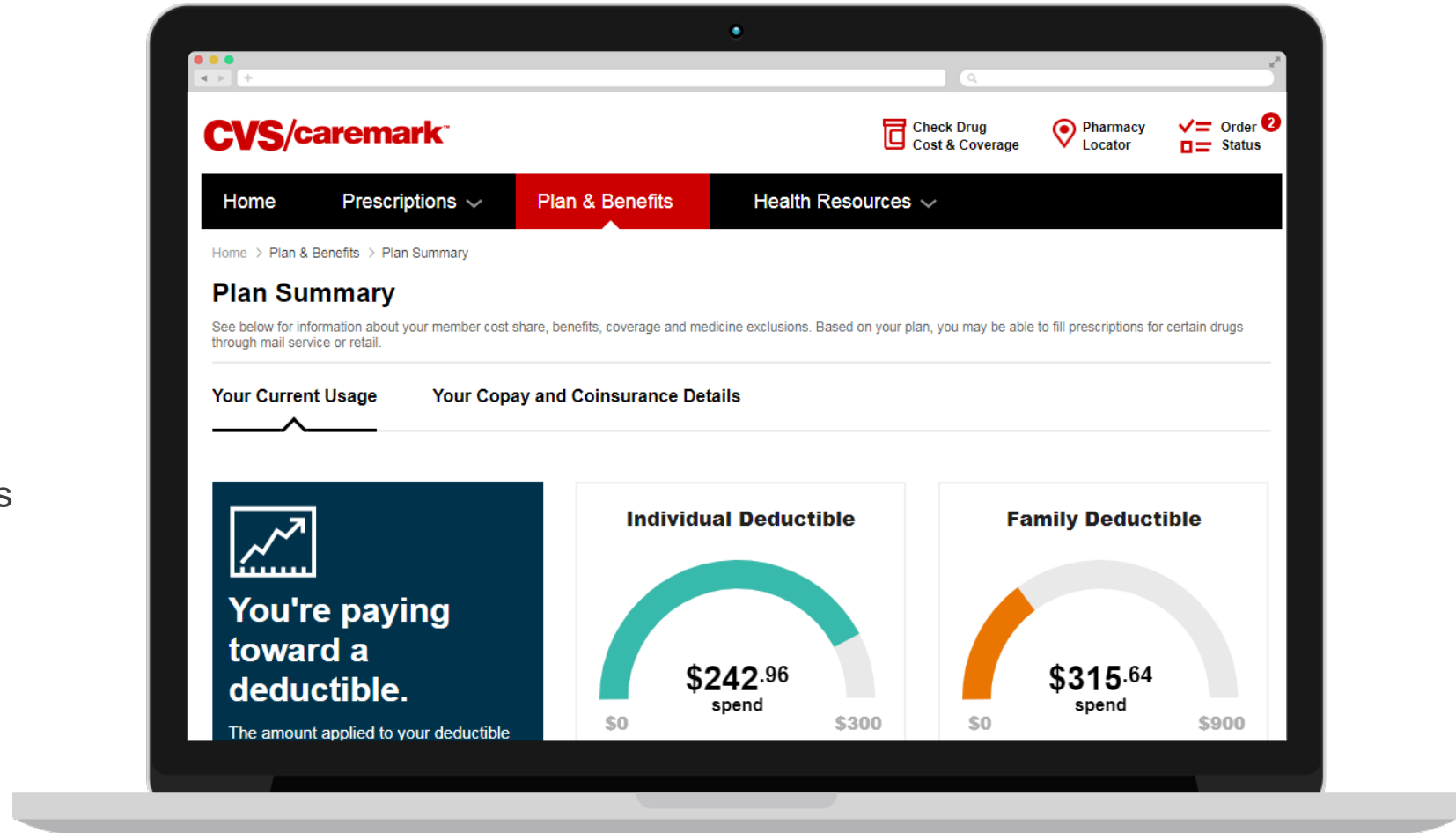
Check drug cost and coverage

- To ensure members are spending health care dollars wisely, we help them:
 - Search for a drug
 - Confirm coverage
 - Understand cost
 - Explore lower-cost options
 - Share with their doctor



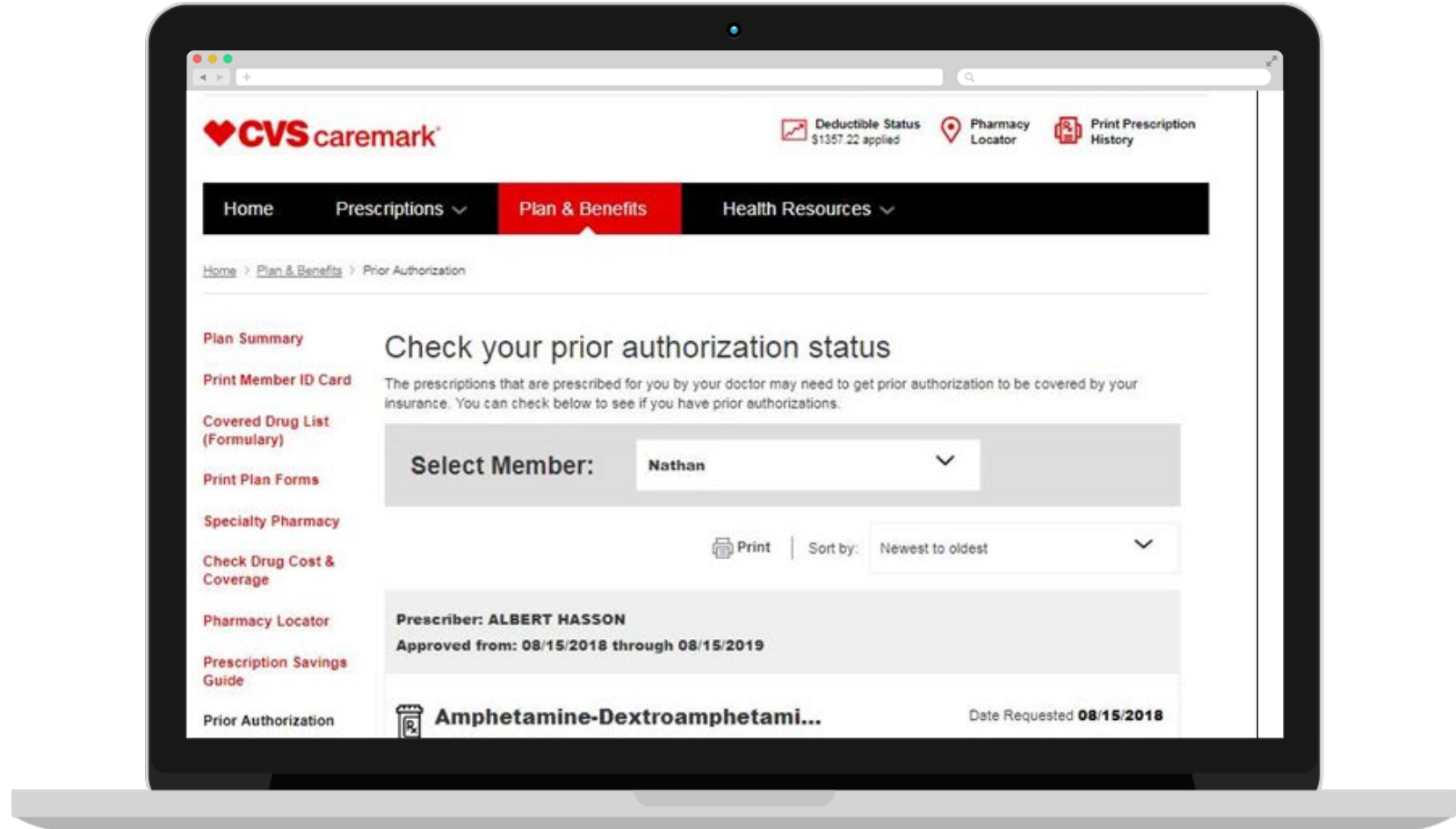
Plan summary

- Because it's not easy for members to manage their health care wallet, we provide:
 - Deductible status
 - When a copay or coinsurance phase is reached
 - When a maximum out of pocket is reached
 - Understanding of how medical claims affect members' accumulations

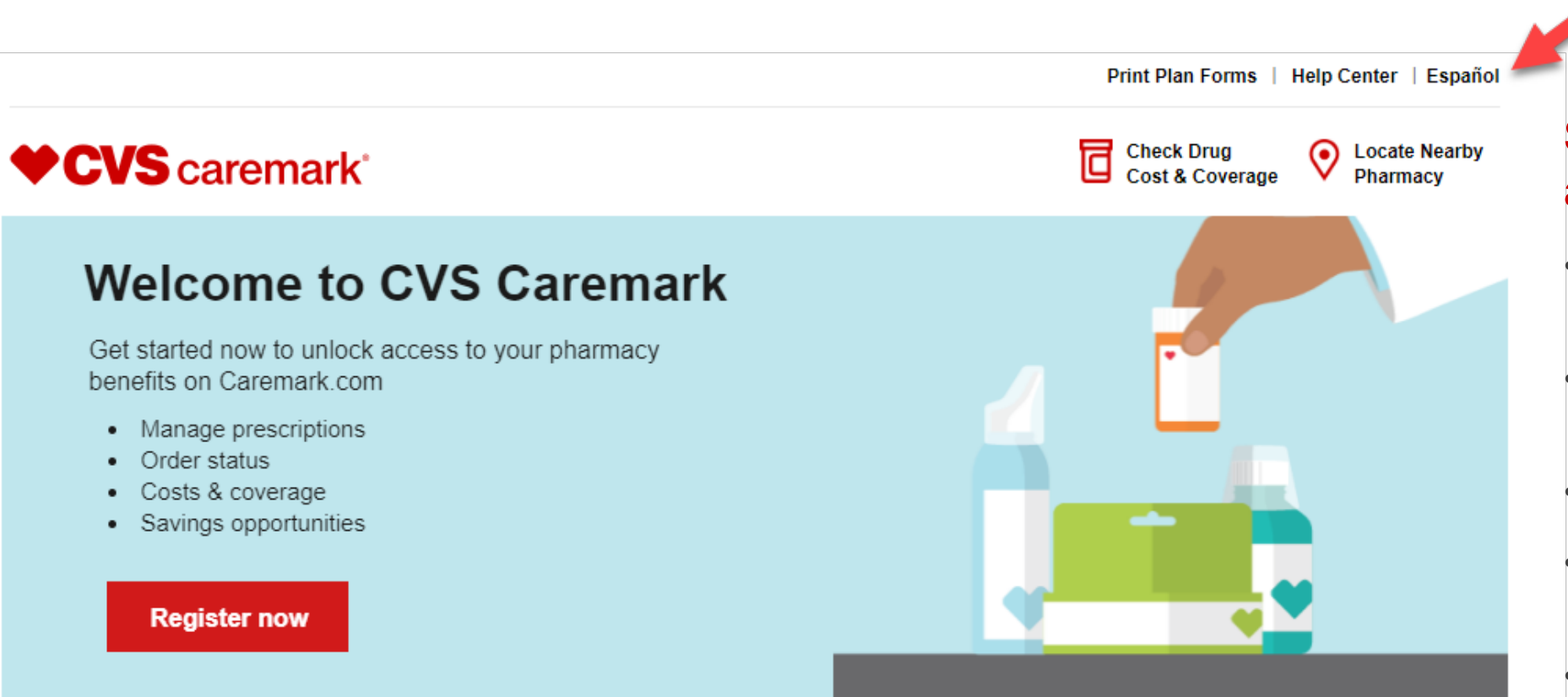


Prior authorization status

- Status of any PA requests, including:
 - Pending
 - Approved/denied
 - Closed
- Definitions of common terms related to PA



Caremark Desktop – Spanish Version



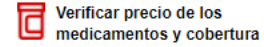
Some features fully available in Spanish:

- Start Mail Order / Easy Refill
- Check Drug Cost & Coverage
- Pharmacy Locator
- Resource Articles (Generics, Mail Order, etc)
- Frequently Asked Questions

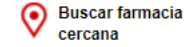
You must click the “Español” link to translate the page prior to logging in.

Caremark Desktop – Spanish Version

Imprimir formularios del plan | Centro de Ayuda | Inglés



Verificar precio de los medicamentos y cobertura



Buscar farmacia cercana

Actualización sobre COVID-19

Estamos aquí para responder cualquier pregunta que tenga sobre sus medicamentos y la actual pandemia de COVID-19. Visite nuestro centro de recursos en línea para ver actualizaciones e información importante, incluso cómo puede recibir la entrega de sus medicamentos a domicilio. [Visite el Centro de Recursos para COVID-19](#)

Bienvenido a CVS Caremark

Empiece ya a disfrutar sus beneficios de farmacia en Caremark.com

- Administrar recetas
- Estado de la orden
- Costos y cobertura
- Oportunidades de ahorro

Inscríbese



Iniciar sesión

[Iniciar sesión con número de teléfono y fecha de nacimiento](#)

Nombre de usuario

Nombre de usuario

El usuario puede ser su dirección de email

[Forgot your username?](#)

Contraseña

Las contraseñas distinguen entre mayúsculas y minúsculas y deben tener al menos 1 número.

¿Necesita reabastecimientos?

Rápido, fácil, seguro.

Fecha de nacimiento

Pista: MMDDAAAA

Reabastecer

Receta de servicio por correo

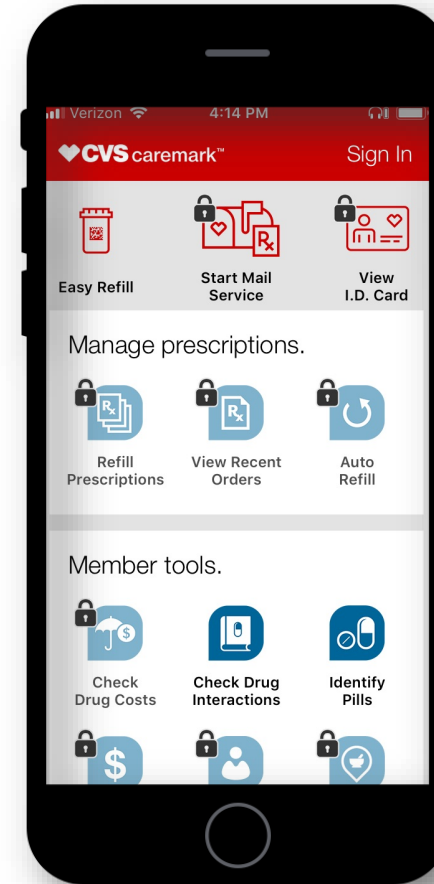
El número de 9 dígitos debe ser de un medicamento con receta de CVS Caremark®. Lo encontrará en el frasco, tubo, botella o factura del medicamento. Ingrese solo los números.



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CVS Caremark app
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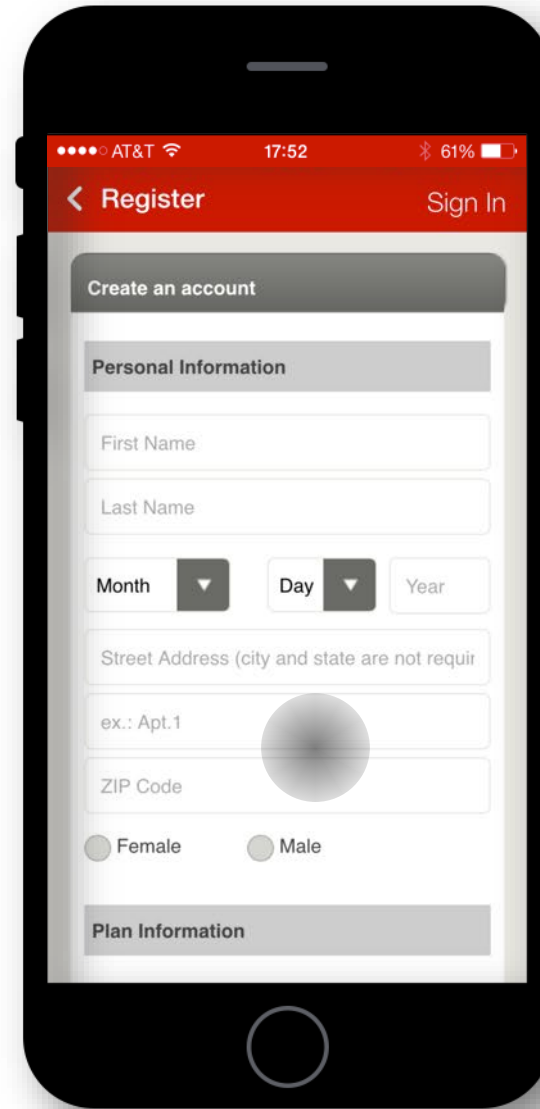
Easy to get started

- At a time of complexity, we make it simple
 - Sign in by desktop or mobile app
 - Quick registration by phone



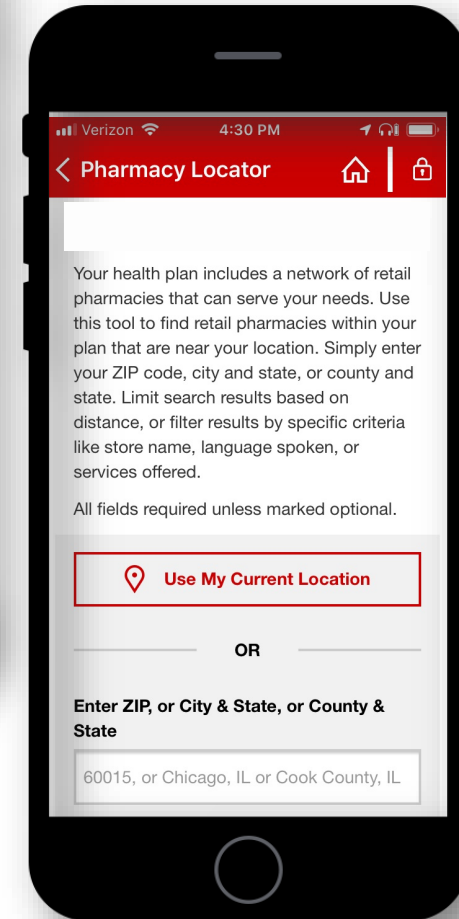
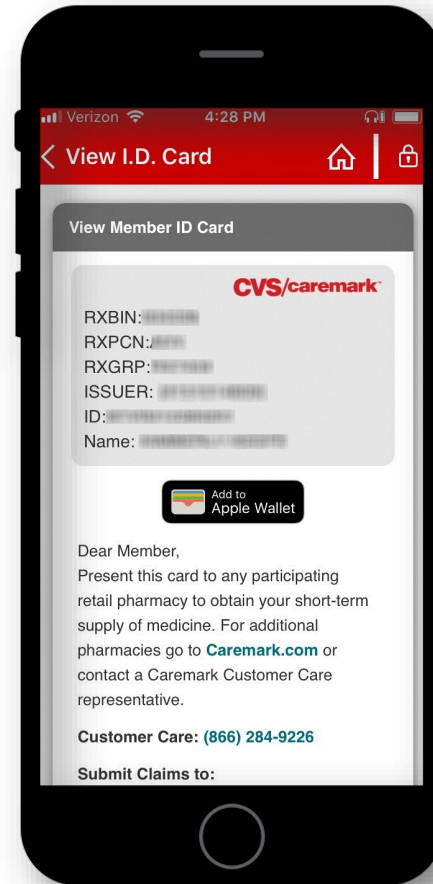
App registration and login

- The website and mobile app user profiles are linked
 - The website username and password are used to log in to the app and vice versa
 - User profile updates impact both properties
- The app utilizes the fingerprint ID functionality available on most mobile devices



Other convenient features

- View Member ID Card means members always have access to the information needed to submit a claim
- The Pharmacy Locator uses the mobile device's geo locator to make finding the nearest network pharmacy as easy as a click



Digital demo user experience highlights

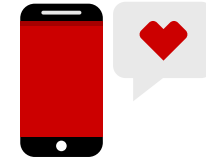
CVS Caremark Desktop

- Registration
- Home Page Dashboard
- Financial Summary
- Pharmacy Locator
- Check Drug Coverage and Cost
- Plan Summary
- Prior Authorization (PA) Status



CVS Caremark Mobile

- Easy Refill
- Touch ID
- Remember Me (Sign in)
- ID Card
- Pharmacy Geo-Location
- Check Drug Coverage and Cost



The source for data in this presentation is CVS Health Enterprise Analytics unless otherwise noted. Please see the disclaimer page at the end of this presentation for more information.

UnitedAg Digital Adoption

January – September 2020

POPULATION ANALYSIS

53,809
Total Unique Members

1.1%
Registration Rate

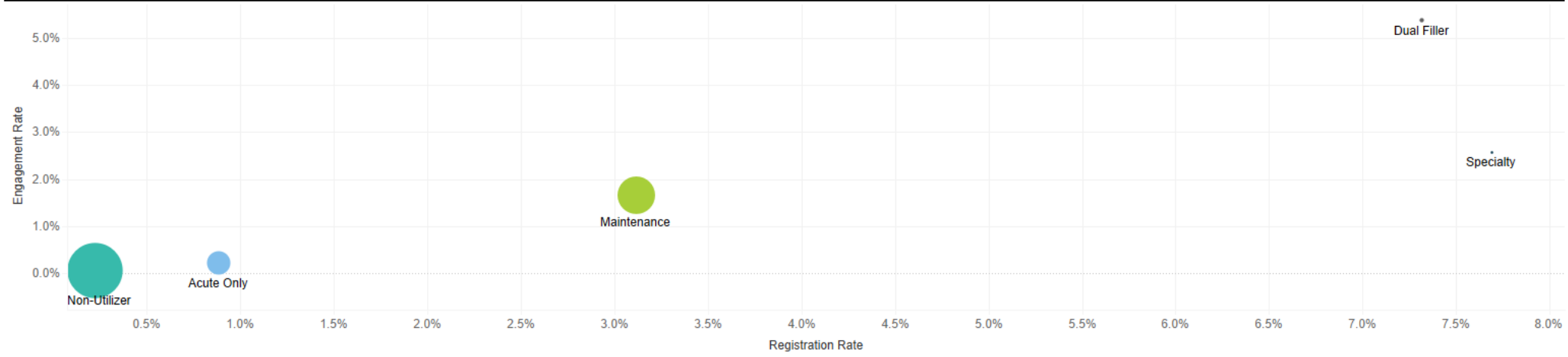
613
Total Registrations

524
New Registrations
(During Reporting Period)

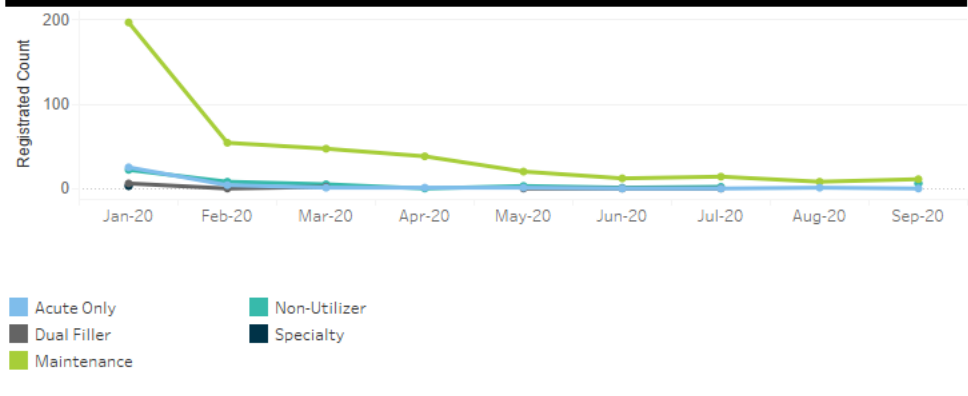
0.6%
Engaged Rate
(Within the last 120 Days)

RxType/ Age Demographic/ Fill Channel Filter
RxType

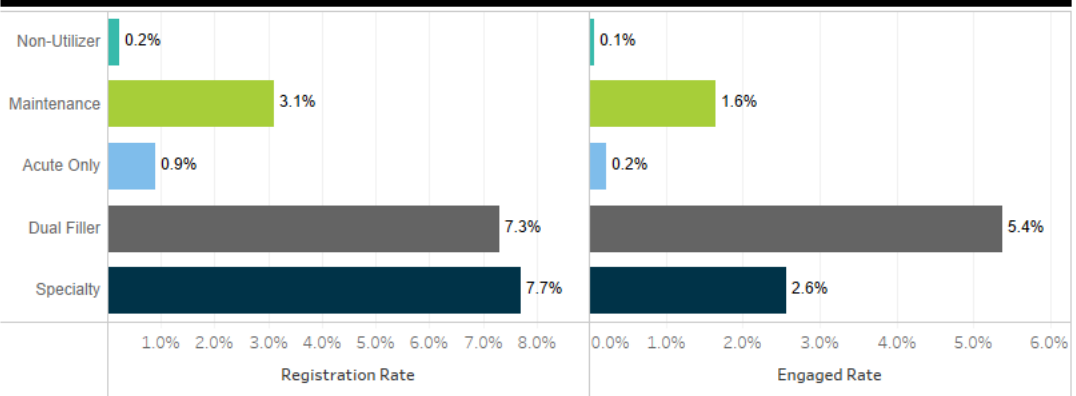
Registration Rate vs Engagement Rate - RxType (Size Based On Unique Member Totals)



New Registration - RxType



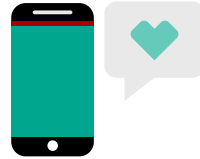
Registration Rate vs Engagement Rate - RxType



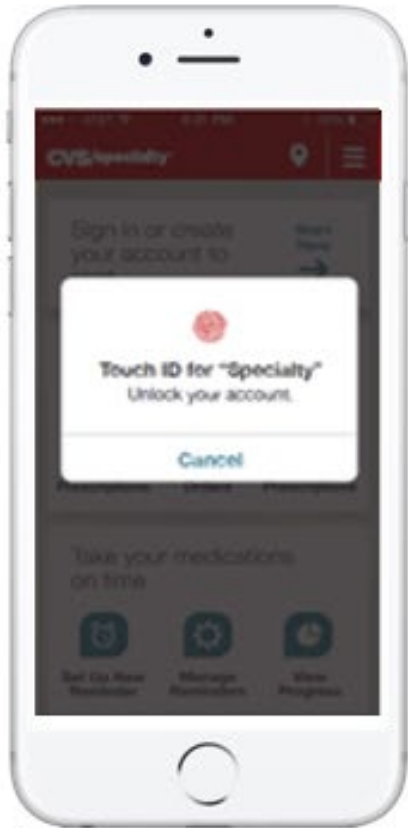


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CVS Specialty
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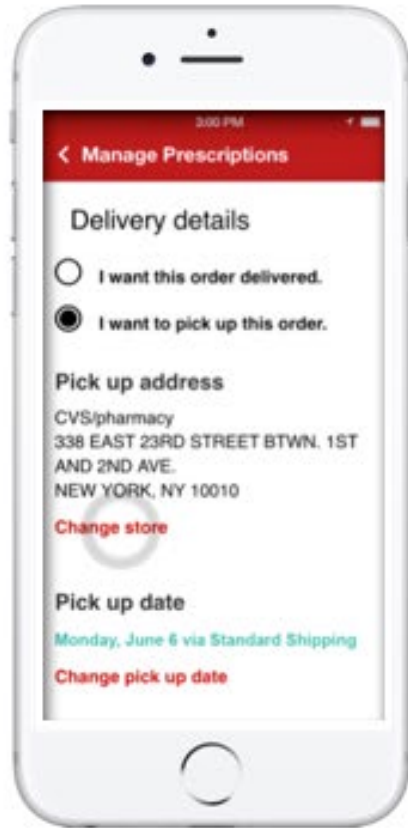
CVS Specialty App



Fast, Secure Access



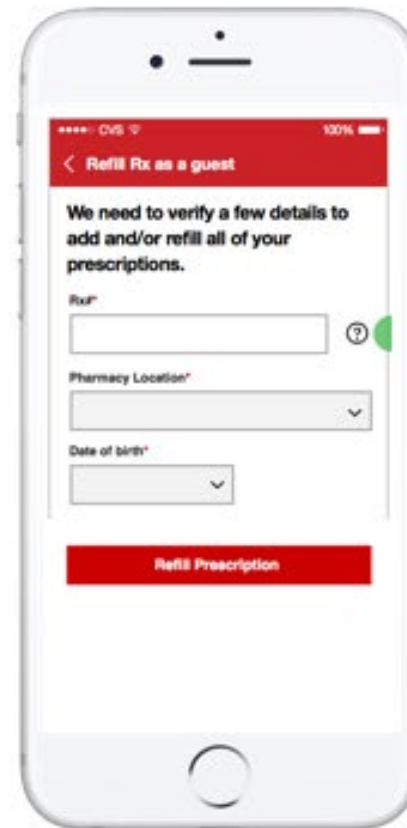
Delivery Choice



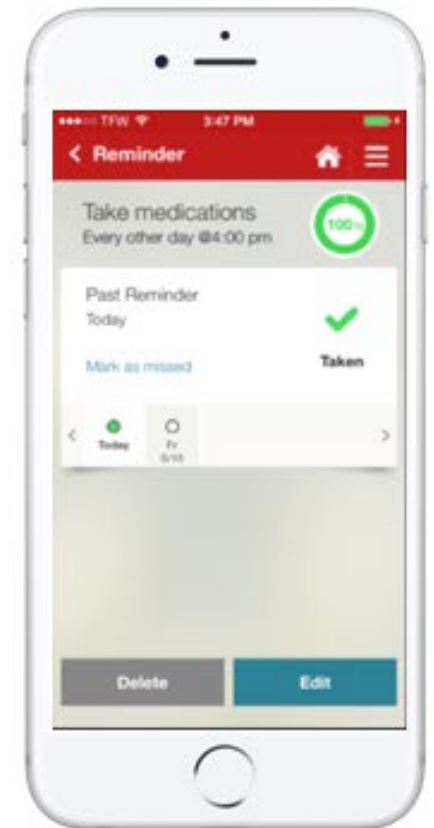
Secure Messaging



Seamless Ordering



Adherence Reminders





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2021 Plan Updates
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2021 Plan Updates

Deductible / Maximum Out-of-Pocket Changes

- There may be changes to your deductible and/or maximum out-of-pocket amounts. Please contact UnitedAg Member Services if you have questions about your plan.

Formulary Changes

- There may be changes to your formulary. You will receive a letter in the mail notifying you if you are impacted by a formulary change. Please contact UnitedAg Member Services if you have questions about your letter.

Specialty Starter Fill

- If you are newly prescribed certain oral, specialty medications (e.g. oral oncology medications), you may receive the medication dispensed in **two-week** supply at time for the **first three months**. Your copay will be half of what you would have paid for a 30-day supply.
- After the first three months, if you and your doctor decide you should continue taking the medication, you will start receiving it in 30-day supplies.
- These medications may have a higher risk of side effects that can prevent some patients from continuing to take them. Receiving them in smaller amounts helps ensure you don't pay for medication you can't use if your doctor stops or changes your therapy.

As a reminder, all deductibles and maximum out-of-pocket accumulations reset on January 1, 2021



Questions?

**Thank
You**



Appendix

What kind of support does Customer Care provide?

- 24/7 multilingual member support
- Questions on plan design, order status, health and savings improvement opportunities, and more
- Support for outbound mailings, email and web
- Support for enrolling in digital tools
- Convenient access to pharmacists
- Representatives trained and certified in communication, listening and problem solving

Our Customer Care teams provide another opportunity to engage with your members as a welcome participant in their health care experience

27 million
calls answered
per year

98%
of member inquiries resolved
with one call

Customer Care line: **1-888-626-1084** (also on the back of your ID card)

Terms you should know

Deductible | An individual or family needs to spend this amount on medications each plan year before coverage starts; may be combined with medical benefits

Copay or coinsurance | The amount you pay for medications once you or your family reaches the deductible and coverage starts; a copay is a flat amount and coinsurance is a percentage of the cost of the medication

Maximum out-of-pocket (MOOP) | Once you or your family reach this amount, all medications are covered at 100%

Generic medication | Has the same active ingredients as the brand-name medication; usually your lowest cost option

Preferred brand medication | Medication that will cost less under your benefit plan

Non-preferred brand medication | Highest cost option under your benefit plan

Maintenance or long-term medication | Medication you take regularly, like high blood pressure, diabetes, or high cholesterol medications

Acute or short-term medication | Medication you take for a short time, like an antibiotic

Preventive medication | Affordable Care Act (ACA) preferred medications are covered at 100%

Terms and ways to manage your medication

Some medications require you to take additional steps, or receive additional approvals, before they are covered under your plan. These could include:

Quantity limit | A limit on the amount of medications your plan will cover. You can continue to fill prescriptions after you've reached the limit, but you'll be responsible for any additional costs.

Step therapy | For many conditions, more than one therapeutically equivalent medication option is available and your plan may choose one medication as the preferred option. Step therapy means you need to try the preferred option first. If it works for you, you can continue to take it and may save money. If not, non-preferred medications will be covered.

Prior authorization | This means we need more information on why your doctor has prescribed a specific medication for you. CVS Caremark reviews this information and determines whether or not your medication will be covered by your plan. (examples:

Dispense as written | If your doctor indicates "dispense as written" on your prescription, your pharmacy can't substitute a generic for a brand name medication and you may have to pay more for the brand.

Appeals | If we deny your or your doctor's request for coverage of a non-covered medication, you have the right to appeal that decision.

-
- ▶ **Find more information on these topics in your Summary Plan Description (SPD).**
 - ▶ **Use the Check Drug Costs & Coverage tool at Caremark.com to find out what medications are covered, if there are extra requirements for coverage, and how much they will cost.**
 - ▶ **Remember: Medications are only covered when you fill your prescriptions at a network pharmacy. Find pharmacies near you with the *Pharmacy Locator* at Caremark.com.**