



**State of TN
ABC Presentation**

Date: September 22, 2020

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2021 pharmacy benefits – State and Higher Education employees (no change from 2020)

2021 Health Plan Comparison — State and Higher Education

PPO services in this table ARE NOT subject to a deductible. CDHP/HSA services in this table ARE subject to a deductible with the exception of in-network preventive care and 90-day supply maintenance medications. In the table, \$ = your copayment amount; % = your coinsurance; and 100% covered or No charge = you pay \$0 in-network.

HEALTHCARE OPTION	PREMIER PPO Member Costs		STANDARD PPO Member Costs		CDHP/HSA Member Costs	
	IN-NETWORK ⁽¹⁾	OUT-OF-NETWORK ⁽¹⁾	IN-NETWORK ⁽¹⁾	OUT-OF-NETWORK ⁽¹⁾	IN-NETWORK ⁽¹⁾	OUT-OF-NETWORK ⁽¹⁾
PHARMACY						
30-Day Supply	\$7 generic; \$40 preferred brand; \$90 non-preferred	copay plus amount exceeding MAC	\$14 generic; \$50 preferred brand; \$100 non-preferred	copay plus amount exceeding MAC	20%	40% plus amount exceeding MAC
90-Day Supply (90-day network pharmacy or mail order)	\$14 generic; \$80 preferred brand; \$180 non-preferred	N/A - no network	\$28 generic; \$100 preferred brand; \$200 non-preferred	N/A - no network	20%	N/A - no network
90-Day Supply (certain maintenance medications from 90-day network pharmacy or mail order) ⁽³⁾	\$7 generic; \$40 preferred brand; \$160 non-preferred	N/A - no network	\$14 generic; \$50 preferred brand; \$180 non-preferred	N/A - no network	10% without first having to meet deductible	N/A - no network
Specialty Medications (30-day supply from a specialty network pharmacy)	10%; min \$50; max \$150	N/A - no network	10%; min \$50; max \$150	N/A - no network	20%	N/A - no network



2021 pharmacy benefits – Local Education and Local Gov’t employees (no change from 2020)

2021 Health Plan Comparison— Local Education and Local Government

PPO services in this table ARE NOT subject to a deductible. Local CDHP/HSA services in this table ARE subject to a deductible with the exception of in-network preventive care and 90-day supply maintenance medications. In the table, \$ = your copayment amount; % = your coinsurance; and 100% covered or No charge = you pay \$0 in-network.

HEALTHCARE OPTION	PREMIER PPO Member Costs		STANDARD PPO Member Costs		LIMITED PPO Member Costs		LOCAL CDHP/HSA Member Costs	
	IN-NETWORK ⁽¹⁾	OUT-OF-NETWORK ⁽¹⁾	IN-NETWORK ⁽¹⁾	OUT-OF-NETWORK ⁽¹⁾	IN-NETWORK ⁽¹⁾	OUT-OF-NETWORK ⁽¹⁾	IN-NETWORK ⁽¹⁾	OUT-OF-NETWORK ⁽¹⁾
PHARMACY								
30-Day Supply	\$7 generic; \$40 preferred brand; \$90 non-preferred	copay plus amount exceeding MAC	\$14 generic; \$50 preferred brand; \$100 non-preferred	copay plus amount exceeding MAC	\$14 generic; \$60 preferred brand; \$110 non-preferred	copay plus amount exceeding MAC	30%	50% plus amount exceeding MAC
90-Day Supply (90-day network pharmacy or mail order)	\$14 generic; \$80 preferred brand; \$180 non-preferred	N/A - no network	\$28 generic; \$100 preferred brand; \$200 non-preferred	N/A - no network	\$28 generic; \$120 preferred brand; \$220 non-preferred	N/A - no network	30%	N/A - no network
90-Day Supply (certain maintenance medications from 90-day network pharmacy or mail order) ⁽³⁾	\$7 generic; \$40 preferred brand; \$160 non-preferred	N/A - no network	\$14 generic; \$50 preferred brand; \$180 non-preferred	N/A - no network	\$14 generic; \$60 preferred brand; \$200 non-preferred	N/A - no network	20% without first having to meet deductible	N/A - no network
Specialty Medications (30-day supply from a specialty network pharmacy)	10%; min \$50; max \$150	N/A - no network	10%; min \$50; max \$150	N/A - no network	10%; min \$50; max \$150	N/A - no network	30%	N/A - no network



CVS Caremark splash page for ParTNers for Health plan members:

info.caremark.com/stateoftn (new design coming in January 2021!)

The screenshot shows the CVS Caremark splash page for ParTNers for Health plan members. At the top left is the CVS Caremark logo, and at the top right are links for Register, Sign In, About Us, and Contact Us. The main content area features a large heading: "Welcome State of Tennessee Group Insurance Program Plan Members!". Below this heading is a paragraph: "CVS/caremark is your pharmacy benefit manager and mail service provider. We're here to help you save time, manage your medications and make cost-effective decisions for your family's prescription needs." To the right of this text is a photograph of a female pharmacist in a white lab coat holding a prescription bag. Below the main content area are three sections: "CVS/caremark Mail Service Pharmacy" with an icon of a mailbox and pills, "Retail Pharmacy Locator" with an icon of a mortar and pestle, and a "Members Sign In" form with fields for username and password, a Sign In button, and links for "Forgot Your Username?", "Forgot Your Password?", and "New to Caremark.com? Register Now".



Access your account anywhere, anytime

Register or sign in with your existing Caremark.com account to:

- Refill your mail service prescriptions
- Check drug cost and coverage for your plan
- Locate a pharmacy in your plan's network
- Check your order status and history
- Sign up for notifications about your prescriptions

New list of FAQs →



Compare Your Plan Options - 2020

Compare drug coverage and check copays/co-insurance under the health plans available to you.

- Premier PPO Individual – Check Drug Cost
- Premier PPO Family – Check Drug Cost
- Standard PPO Individual – Check Drug Cost
- Standard PPO Family – Check Drug Cost
- Limited PPO Individual – Check Drug Cost
- Limited PPO Family – Check Drug Cost
- CDHP Individual Pre-Deductible – Check Drug Cost
- CDHP Individual Post-Deductible – Check Drug Cost
- CDHP Family Pre-Deductible – Check Drug Cost
- CDHP Family Post-Deductible – Check Drug Cost
- Local CDHP Individual Pre-Deductible – Check Drug Cost
- Local CDHP Individual Post-Deductible – Check Drug Cost
- Local CDHP Family Pre-Deductible – Check Drug Cost
- Local CDHP Family Post-Deductible – Check Drug Cost

Review your plan's preferred drug list, a list of covered specialty medications, and see which medication require prior authorization, have step therapy, or quantity limits and more →

Click on your plan and coverage type, then enter your zip code, pharmacy name, and drug name for your plan-specific drug cost

Important Documents

- [Member Handbook](#)
- [Frequently Asked Questions](#)

Drug Lists

- Preferred Drug List
- Specialty Drug List
- Prior Authorization, Step Therapy, & Quantity Limit List
- Advanced Control Specialty Formulary
- Hyperinflation Management Drug List

Network Lists

- 90-day Retail Pharmacy List
- Specialty Pharmacy List
- Vaccine Pharmacy List AK-KY
- Vaccine Pharmacy List LA-MT
- Vaccine Pharmacy List NC-SD
- Vaccine Pharmacy List TN-WY

Coordination of Benefits

If you have other primary insurance coverage with another plan, learn more about the State's process for Coordination of Benefits (COB).

[COB Process](#)

Ready to Get Started?

Register Now

If your benefits are already active, you may create a Caremark.com account now.



Maintenance tier

- Allows members to fill a 90-day supply of certain medications either at a participating Retail-90 pharmacy or through CVS Caremark Mail Service for a lower copayment (if enrolled in one of the PPOs) or coinsurance (if enrolled in the CDHP or Local CDHP)
- If enrolled in the CDHP or Local CDHP, the member's drug cost bypasses their deductible (saving the member money)
- Existing drug classes include:
 - High blood pressure
 - Asthma/COPD
 - Congestive heart failure
 - Coronary artery disease
 - Diabetes (oral meds, insulins, other injectables, and testing supplies)
 - Depression
 - Statins
 - Some osteoporosis medications will be added in 2021
 - Does not include any specialty medications



Retail 90

- Encourage members to use the Retail 90 Network for all long term medications (doesn't have to be classified as maintenance)
- Utilizing the Retail 90 Network can save both the member and the plan financially
- Not all pharmacies in the Retail 30 pharmacies are included in the Retail 90 Network
- To find a participating pharmacy near you visit: <https://info.caremark.com/stateoftn>



Retail Pharmacy Locator

Using a pharmacy in the retail network generally costs you less than using a non-network pharmacy.

[Locate a Network Pharmacy](#)



Retail 90

2 Enter ZIP, or City & State, or County & State: 37243

Distance (optional): 10 miles

3 Filter Results By (Optional):

- 24-hour service
- Drive-thru service

Pharmacy Name: Ex: CVS pharmacy, Walmart

4 Advanced Options ^

Pharmacy Services:

- On-site medical clinic
- Open 7 days a week
- Flu shots
- Prescription delivery
- Blood-pressure screenings
- Compound medications
- Durable medical equipment ?

Plan-specific programs:

- Retail 90 ?
- Vaccine network ?

Language Spoken: English

Pharmacy Type: Select

5 Search



New formulary for 2021

- State, Local Education and Local Government Insurance Committees voted to move to a new formulary (approved list of medications covered by the plans) starting in January 2021
- Any member who is affected by this change will receive a letter from CVS Caremark in mid-November, as will his or her prescribing physician
- A medical exception process will exist to provide for possible continued coverage of non-covered products
- The 2021 formulary is not yet available and will be posted to the splash page in mid-November



All 143,000 heads of contract will receive a 1-pager letter

- A 1-page (front and back) letter with some FAQs will be mailed to all heads of contract around December 1



Dear Member,

We are CVS/Caremark®, the pharmacy benefits manager (PBM) hired by the State Group Insurance Program (Partners for Health) to provide your pharmacy benefits.

As in the past, you will only receive a new pharmacy ID card if:

- You are newly enrolled in health benefits that take effect on January 1, 2021, or
- You switch to a different health plan for 2021.

If you lose your pharmacy ID card or need a new one, call Customer Care at 1-877-522-8679. Or, sign onto Caremark.com, hover over the "Plan & Benefits" tab and choose "Print Member ID Card." You can also see your ID card when you sign into the CVS Caremark mobile app.

Be sure to register at Caremark.com. Once you register, you can see your prescription drug history, check drug costs and coverage and see how much you have paid toward your deductible and maximum out-of-pocket costs for the plan year. You can also see if there are any drug savings available to you. All of this and more is available at Caremark.com and the mobile app.

We also have a separate website that does NOT require you to log in: info.caremark.com/stateoftn. Here, you can look at the preferred drug list, specialty drug list, network pharmacy list, specialty pharmacy list, vaccine network pharmacies, your member handbook and more.

Your health plans include these two programs that can save you money:

 <p>Retail-90 Pharmacies</p> <p>With 90-day supplies of the medications you take regularly, you'll save money, make fewer trips to the pharmacy, and reduce your payments to one every three months. You can conveniently fill your long-term prescriptions through CVS Caremark Mail Service Pharmacy or at any Retail-90 pharmacy nationwide.</p> <p>Find a list of Retail-90 pharmacies at: info.caremark.com/stateoftn. Click on "90-day Retail Pharmacy List" in the Network Lists box.</p>	 <p>Maintenance Tier Program</p> <p>Save money by filling Maintenance tier medications in 90-day supplies. The tier includes medications for high blood pressure, coronary artery disease, congestive heart failure, diabetes (oral and injectable medications, and supplies), depression, high cholesterol and asthma/chronic obstructive pulmonary disease (COPD). Osteoporosis medications will be added in 2021.</p> <p>Maintenance tier medications are available at a reduced cost – a 90-day supply for the same copay as a 30-day supply. And if you are enrolled in the CDHP or Local CDHP, your drug will bypass the plan deductible and provide first dollar coverage at the beginning of the year. You can fill these prescriptions through CVS Caremark Mail Service Pharmacy or at any Retail-90 pharmacy.</p>
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continued



Welcome letters and ID cards

- As in years past, not everyone will receive a CVS/Caremark ID card
- Welcome kits/letters/ID cards will be mailed in mid-December only to the following:
 - Those members who have new coverage that starts on 1/1/2021
 - Currently enrolled members who change from one health plan to another during this fall's enrollment (i.e. from Standard PPO to Premier PPO, from Premier PPO to CDHP, etc.)



Questions?