

Your HDHP at the pharmacy:

5 Ways to make the most of your benefits

As the cost of prescription medications continues to rise, savvy consumers are looking for ways to save at the pharmacy counter. This is especially true for those with the high-deductible health plan (HDHP Value). Fortunately, when you understand your plan, you can take advantage of tips and tools that can help you control costs. Here's what you need to know.

1. Know your plan basics.

Here's a quick primer on how your HDHP Value plan works at the pharmacy: You only have one deductible, and all of your covered health care costs — including prescription medications — count toward it. You pay all costs (but no copays!) until the deductible is met, at which point your insurance pays 100% of the costs for covered prescriptions for the rest of the calendar year. (Your deductible resets on January 1.) If you haven't met your deductible yet, you will still benefit by paying the plan's lower negotiated price for your medication.

2. Use your HSA to pay for out-of-pocket costs.

Your health savings account, or HSA, is a unique account that's only available to HDHP Value plan members. The funds you deposit into your HSA are tax advantaged and can be used to pay for your prescriptions. Any unused funds in your HSA roll over from year to year.

3. Get curious about lower-cost alternatives.

Prescription drug lists are updated regularly, so it always pays to investigate more affordable options. Start by asking your pharmacist if you are taking a brand-name medication or if there is a more affordable generic equivalent. You can also look on your CVS Caremark® app to see if a lower-cost alternative medication exists.

Finally, if it's a minor ailment, ask your doctor or pharmacist if any over-the-counter treatments are appropriate.

4. Use your tools.

You have two digital tools that can help you manage your pharmacy benefits and control costs: the myWellmark® and the CVS Caremark apps.

- With myWellmark, you can easily track and monitor your health care spending. This can help you see how close you are to reaching your deductible and out-of-pocket maximum, as well as plan for how much money to set aside for future expenses.
- The CVS Caremark app allows you to fill and refill prescriptions, view your ID card, locate in-network pharmacies, find lower-cost drug alternatives and sign up for mail order delivery. Visit [Caremark.com](https://www.caremark.com) to learn more.

5. Get your refills by mail.

If you take a maintenance medication for a long-term or chronic condition, you may save money (not to mention time at the pharmacy counter) by signing up to receive refills through the mail. Find out if you can save on your maintenance medications by visiting [Caremark.com](https://www.caremark.com) and navigating to **Manage prescriptions**.

Ready to get started?

Register and download your free pharmacy app at [Caremark.com/Mobile](https://www.caremark.com/Mobile) and your spending tracking app at [myWellmark.com](https://www.mywellmark.com).

