

Prescription **Discount** Program

PacificSource has created a Prescription Discount Program that saves you money on qualifying prescription drugs not covered by your plan.

When you have prescription drug coverage included with your health plan, most medications are covered. Of course, there are some exceptions, and in a tough economy, it's sometimes difficult to pay the full price for those excluded prescription drugs. Isn't there some way to save on drugs not covered by the health plan?

PacificSource has created a Prescription Discount Program that does just that—it saves you money on qualified prescription drugs not covered by your health plan.

It's Convenient and Easy to Use!

Your card is accepted at all participating Caremark® pharmacies. Because the program is not an insurance plan, there are no claim forms.

You can use the discount program as often as you like. Just show

your PacificSource Member ID card anytime you want to purchase a prescription drug for which you would normally pay the full price.

Questions and Answers

How do I access the discount?

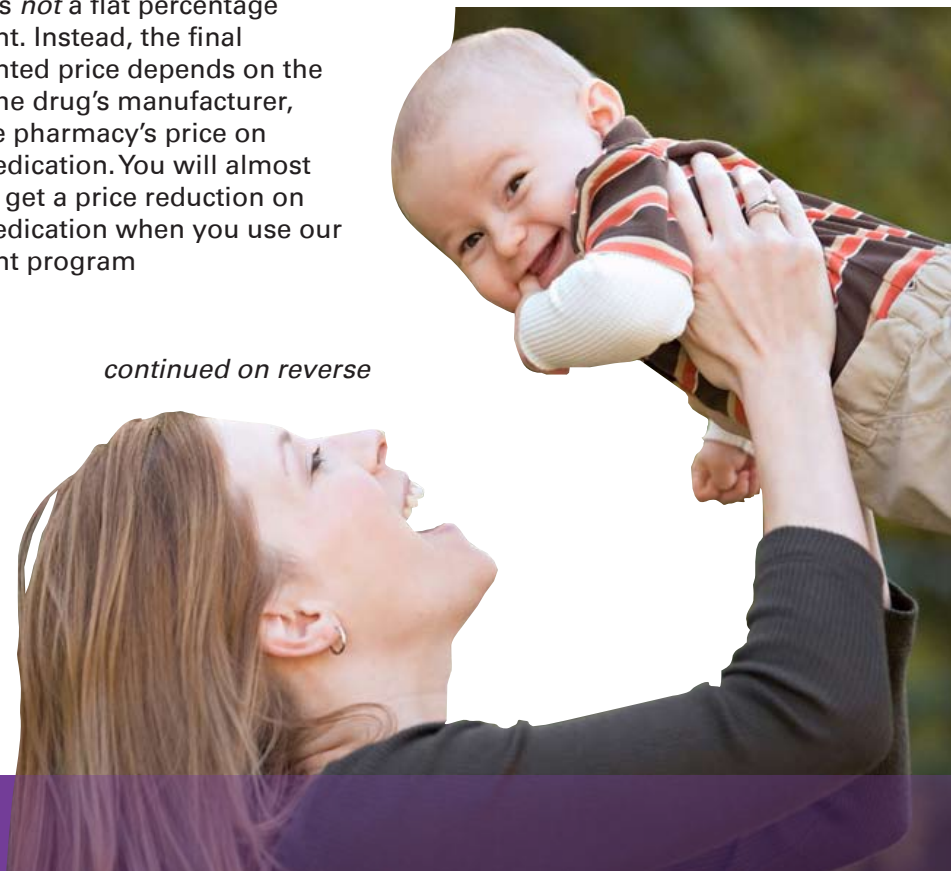
- Present your PacificSource Member ID Card at your pharmacy.
- If the drug is covered under your plan, you pay the appropriate copayment or coinsurance.
- If the drug is not covered under your plan, a discount is automatically taken off the cash price of the prescription, and you pay the discounted price.

How much will I save?

There is *not* a flat percentage discount. Instead, the final discounted price depends on the drug, the drug's manufacturer, and the pharmacy's price on that medication. You will almost always get a price reduction on that medication when you use our discount program

Think of it like the card at your favorite grocery or wholesale store—when you show your card, you get a price break. It's as simple as that.

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Can I use the program with my health plan's prescription drug benefit to save even more?

No, the discount program cannot be used with an insurance benefit or other prescription discount program. If you purchase prescriptions through your spouse's health plan, for example, you won't receive an additional discount with this program. However, if you are purchasing drugs that aren't covered by either of your insurance plans, you may be able to use this discount program to save on those medications.

Are there limits on what medications qualify?

The discount does not apply to drugs covered by your health plan. It also does not apply to over-the-counter medications. The program uses IRS guidelines for defining eligible prescriptions. If the drug is allowed as an income tax deduction by the IRS (and is not covered by your health plan), it is eligible for the discount.

Will my pharmacy participate?

This program operates under the same pharmacy network you use for your prescription drug benefit. Just ask an employee at your pharmacy if they participate with Caremark®. Chances are good that they do. All Caremark® pharmacies will honor our discount program.

How is the prescription discount program different from traditional prescription drug insurance?

This program is not insurance; it is a prescription discount program. Think of it like the card at your favorite grocery or wholesale store—when you show your card, you get a price break. It's as simple as that.

Can I use the discount to purchase prescriptions for family members and friends?

The discount program is available to you and any family members enrolled in your health plan's coverage. Prescriptions for people not covered under your health plan are not eligible for the discount.

Do purchases accumulate toward my health plan's out-of-pocket maximum or deductible?

No. This discount program is not part of your insurance plan, so your out-of-pocket costs for purchases do not accumulate toward your health plan's maximums or deductibles.

If you have questions you are welcome to contact our Customer Service department at 888.977.9299 or e-mail cs@pacificsource.com.



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