

Prescription **Discount** Program

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

In a tough economy, it's sometimes difficult to pay the full price of a prescription drug. Every prescription finds you reaching into your own pocket. Isn't there some way to save on prescriptions drugs, especially when your health plan doesn't cover them?

PacificSource has created a Prescription Discount Program that does just that—it saves you money on qualified prescription drugs.

It's Convenient and Easy to Use!

Your card is accepted at all Caremark® participating 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 cash out of your own pocket.

Questions and Answers

How do I access the discount?

- Present your PacificSource Member ID Card at your pharmacy.
- A discount is taken off the cash price of the prescription.
- 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.

I have prescription drug coverage through my spouse's plan. Can I use this program with my other insurance benefit to save even more?

No, the discount program cannot be used with an insurance benefit or other prescription discount program. If you purchase

Although there's not a flat percentage discount each time you use the card, you will always get a price reduction on your medications when you use our discount program.

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prescriptions through your spouse's health plan, you won't receive an additional discount with this program. However, if you are purchasing drugs that aren't covered by your other insurance benefit, 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 over-the-counter medications. It also does not apply to drugs covered by your health plan. 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?

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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