



## NACo PRESCRIPTION DISCOUNT CARD PROGRAM FACT SHEET

- What It Is:** The NACo drug discount card program helps consumers save money on their prescription medications any time their prescriptions are not covered by insurance. The free cards are distributed in the sponsoring county and may be used at any participating retail pharmacy. The discount card is not insurance.
- Savings:** Savings average 20 percent; some discounts may be more, and some less, depending on the drug and quantity purchased. Cardholders are eligible for higher discounts on a three-month supply of some medications through mail service. Cardholders also can save on pet prescriptions at participating retail pharmacies.
- Who It's For:** The cards may be used by all county residents, regardless of age, income or existing health coverage. There is no enrollment form, no membership fee and no restrictions or limits on frequency of use. Cardholders and their family members may use the card any time their prescriptions are not covered by insurance.
- What It Costs:** Unlike many other card programs, there is no enrollment cost or membership fee. The cardholder pays the negotiated discount price or the pharmacy's retail price, whichever is lower. The average discount is 20 percent.
- Participating Pharmacies:** More than 57,000 pharmacies nationwide accept the card, including most chain pharmacies and many independents. Wal-Mart pharmacies participate in the program.
- Additional Benefits:** The program has a safety feature that alerts pharmacists when one drug may conflict with another medication the cardholder is taking, if the prescriptions were obtained with the NACo discount card.
- The NACo discount card program remains a useful option now that Medicare Part D has been implemented. For example, the card can be used when a Medicare Part D plan doesn't cover a drug.
- About Caremark:** The program is administered by Caremark Rx, Inc., a leading pharmaceutical services company with broad experience in managing drug discount card programs for sponsoring clients. Caremark negotiates with pharmacies to offer a discount off their retail prices. Most pharmacies contract to participate because it draws customers to their stores. Caremark derives revenue from the program in the form of a small fee that the pharmacy pays on each transaction. The fee is a small fraction of the total transaction amount.
- Discount Card Details**
- Rebates:** Few manufacturers pay rebates on the discount card program. Caremark shares a portion of the rebate with the consumer at the point of sale via an increased discount. The retail pharmacy is reimbursed for this additional discount.
- Data Collection:** Cardholder information remains confidential and is not resold to a third-party for any reason.
- Drug Distribution:** Caremark negotiates with retail pharmacies to offer discounts off retail prices at the point of purchase. Some news reports have incorrectly stated that Caremark purchases prescription drugs and distributes them to retail pharmacies.

## **Frequently Asked Questions (FAQ)**

### **General Questions**

#### **How much does the plan cost?**

Your prescription discount card is provided to you free of charge by the county.

#### **Does everyone in my family need an individual card?**

No. Everyone in the family may use the same card if desired.

#### **Can I use this card to get discounts on my pet's medications?**

Yes, if your pet has been prescribed a medication, you may receive a discount on the medication by taking the prescription to a participating retail pharmacy.

#### **I just received my card. Can I use it right away?**

Yes, just use your card to start saving immediately. Present your prescription discount card at a participating retail pharmacy when you fill or refill your prescriptions.

#### **I've lost my card. How can I get a replacement?**

Please call toll free 1-877-321-2652.

#### **Can I use my card to get discounts on over-the-counter products and non-prescription medications?**

Not usually. However, discounts are available for many diabetic supplies.

#### **How is this prescription discount program different from traditional prescription insurance?**

This plan is not insurance; it is a prescription discount program. The card provides immediate discounts at the pharmacy. Upon presenting your card to the pharmacist, you will pay the lower of a discounted price or the pharmacy's regular retail price. There are no claim forms to fill out and no limit to the number of times you can use the card. These discounts are available only at participating retail pharmacies.

#### **Can I use my prescription discount card with my current insurance benefit to reduce my costs?**

Your card cannot be used in conjunction with other insurance. However, you are able to use your card to purchase prescriptions that are not covered by these plans.

#### **Can I still use my prescription discount card if I sign up for a Medicare prescription plan?**

Yes, you can use your prescription discount card anytime you need to purchase a prescription that is not covered by your Medicare prescription plan or any other insurance.

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### **Should I use my prescription discount card during my deductible and coverage gap periods of coverage for covered medications?**

No. Only use your prescription discount card to purchase non-covered medications.

### **Can I use my prescription discount card in addition to my Medicare prescription plan and get additional discounts?**

No. You need to present either your Medicare prescription plan card or your prescription discount card. Only use your prescription discount card when purchasing medications not covered by your Medicare prescription plan.

### **I'm not going to sign-up for a Medicare prescription plan; can I still use my prescription discount card?**

Yes, you can continue to use your prescription discount card just as you do today.

## **Pharmacy and Pricing Questions**

### **Which pharmacies accept the card?**

The prescription discount card is accepted at 57,000 retail pharmacies nationwide, including many of the leading chains. Ask your local pharmacy if they participate or call toll free 1-877-321-2652 to find out if a specific pharmacy participates in the program.

### **How much will I save?**

While savings on each prescription may vary, you can save an average of 20 percent off of the pharmacy's regular retail prices for prescription drugs. In addition, you may save even more by choosing from our list of select medications. This list is comprised of products offering additional savings.

### **Will I always receive the lowest price?**

Yes. You will receive the best price available to you through this program at the pharmacy. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card. If that occurs, you will receive the lower price.

### **Can I find out the discounted price of my prescriptions before going to the pharmacy?**

Because prices can vary by location, only the actual pharmacy can tell you the exact price of the prescription. However, you can look up an estimated price for medications at [www.caremark.com/naco](http://www.caremark.com/naco), or call toll free 1-877-321-2652.

### **Why did the price of my prescription change since the last time I purchased the prescription?**

Drug prices are different from pharmacy to pharmacy. Even chains have different prices in their stores depending on the population they are servicing. Additionally, manufacturers' drug prices change periodically.

### **The brochure says I can save an average of 20 percent on my prescription medication. Will I save 20 percent on all my medications?**

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Because a pharmacy's retail price or usual and customary charge can differ greatly by pharmacy, your exact percentage of savings may vary depending on the prescription drug and the price you have paid before.

### **Do I have to choose between my prescription discount card and the Wal-Mart \$4 generic option?**

No, always present your prescription discount card at a participating pharmacy, including Wal-Mart, so you will receive the lowest price available from the pharmacy for that prescription medicine on that day. You will receive the \$4 price at Wal-Mart, when applicable, and the prescription discount card discounted price when it is lower.

### **Should I still present my prescription discount card at Wal-Mart when buying a \$4 generic?**

Yes, always present your prescription discount card when buying prescriptions not covered by a prescription drug benefit plan. For generic medicine on the Wal-Mart list, you will pay either \$4 or the prescription discount card price, whichever is lower.

### **Can I get an additional discount off the Wal-Mart Generic Drug Program – \$4 for select generics – if I show my prescription discount card?**

No, when presenting your prescription discount card, you will receive either the pharmacy's regular price for the prescription medicine or the prescription discount card discounted price, whichever is lower. If Wal-Mart's \$4 price for select generics is lower than the prescription discount card price, you will pay \$4. With the prescription discount card, you will receive the best price available for your prescription medicine on that day from that pharmacy.

## **About Specialty Pharmacy**

### **What is specialty pharmacy and what kinds of services do they offer?**

Specialty pharmacy offers delivery of injectable and select oral specialty medication and supplies to the location of your choice. Services include delivery notification and refill reminder calls to help you stay on your treatment plan. You'll also receive expert care services including counseling, follow up care calls, informative disease-related materials, and access to health experts 24 hours a day, seven days a week.

### **What drugs are offered through specialty pharmacy?**

Medications for a variety of chronic conditions including multiple sclerosis, rheumatoid arthritis, cystic fibrosis, hemophilia, infertility, immunologic disorders, Crohn's disease, Gaucher disease, pulmonary hypertension, Fabry disease, MPS 1, blood dyscrasia, growth hormone deficiency, respiratory syncytial virus, hepatitis C and more are available through specialty pharmacy.

## **About the Caremark Mail Service Program**

### **What is Mail Service?**

With the **Caremark Mail Service** program, you can purchase up to a 90-day supply of select medications from the mail service pharmacy for a fixed price. It's easy to get started with mail

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service—just send in the mail service order form along with your original prescription, to Caremark. For a list of medications available through and to receive an order form please call toll free 1-877-321-2652 or visit [www.caremark.com/naco](http://www.caremark.com/naco).