

Q. Will Caremark automatically dispense generic medications?

A. Caremark will substitute your brand-name prescription with a generic medication according to the following three conditions:

1. A substitutable generic drug is available, and
2. Your doctor authorized substitution, and
3. Your Order Form indicates your authorization for substitution.

Q. Can I call in my refill(s)?

A. You may call in refills toll-free at 1-888-963-7290. You will need to give Caremark Customer Care the prescription number on the bottle and the medication(s) to be filled. If there are no refills left, Caremark will call your physician to obtain the authorization to refill your prescription(s). If your prescription is out of refills, please allow extra time to process your order.

Your doctor may also fax new prescriptions directly to us toll-free at 1-877-278-0328. Certain controlled substances require an original prescription. We will inform your doctor if we are unable to accept his or her fax. We cannot accept faxes from patients.

Q. Will you send my refills automatically?

A. No. You may call Caremark Customer Care or send in your refill slips to request prescription(s). Or you may request a refill at www.SouthCarolinaBlues.com.

Q. How many refills may my doctor prescribe on the prescription?

A. Most prescriptions are valid for one year from the date the doctor wrote the prescription. If your doctor so indicates on your prescription, refills may be dispensed for up to this one year period. If you receive a 90-day supply, the doctor may authorize three refills. **Please Note:** Certain controlled substances are subject to time and quantity limitations.

Q. My doctor wrote a prescription for a 30-day supply and two refills. Can you combine this and send me a 90-day supply?

A. Caremark must follow your doctor's directions as written on the prescription. We will send only the days' supply

written on the initial prescription, along with your refill slip, subject to your benefits. You may request up to a 90-day prescription from your doctor for future refills.

Q. Can I get controlled substance prescriptions through the mail? For example: Ritalin, Valium, Xanax, Vicodin, Tylenol with codeine.

A. Yes. Controlled substance prescriptions are available through the mail. You may be restricted to a smaller days' supply, depending on applicable state laws and the location of your doctor. For example, South Carolina laws prohibit doctors located in the state of South Carolina from prescribing controlled substances in quantities exceeding 31-days' supply.

Q. Should I request generic medicines?

A. Generic drugs are cost effective alternatives to brand medications. Choosing a generic product means a lower co-payment and lower drug cost. Ask your physician to allow generic substitution whenever a generic is available. Generic drugs save money, which helps to maintain your current prescription benefit!

Q. Do I have to request a generic?

A. No, but your co-payment depends on this choice. If you request brand-name your co-payment can be much higher.

Q. Are generics the same as brand?

A. Generic drugs are lower-priced therapeutic equivalents to more expensive brand-name drugs. Generic drugs must meet the same high standards the Food and Drug Administration (FDA) has set for purity, safety, strength and effectiveness.

Q. I just got a prescription which I must start taking right away. What should I do?

A. You should get any prescription you need immediately from a local retail pharmacy. If you will be taking this medicine on an on-going basis, get two prescriptions from your doctor. One prescription should be for a two- or three-week supply (to be sure that you will tolerate the medication) and the other could be up to a 90-day supply with three refills to mail to Caremark.

Q. My doctor left off the strength/other important information on my prescription. May I write it in?

A. No. If a prescription is missing information, a pharmacist will attempt to call your doctor to obtain the necessary information. This will delay your order.

Q. Where do I mail my mail service prescription?

A. Caremark
P.O. Box 830070
Birmingham, AL 35283-0070

Health and prescription information

Caremark uses health and prescription information of members and dependents to administer your health benefits programs. Caremark generally reports that information to the administrator or sponsor of your benefits plan. Caremark also uses that information and prescription data gathered from claims submitted nationwide for reporting and analysis without identifying individual members.

Always check your mail service prescriptions upon receipt. If you need help or have any questions

Contact Caremark Customer Care:

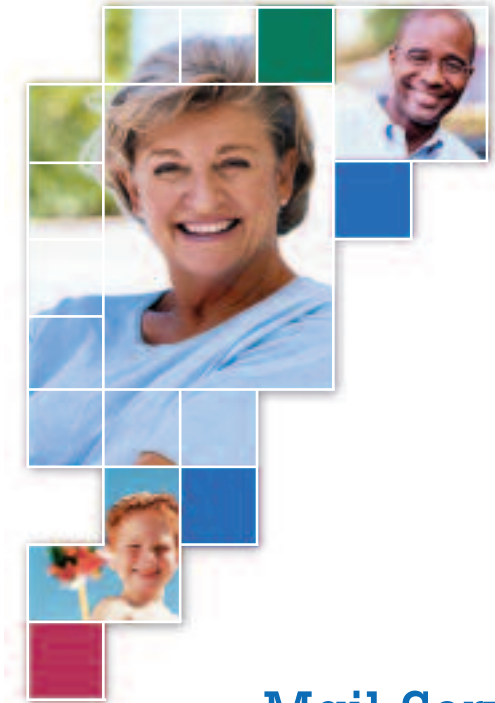
Monday through Friday – 8 a.m. to Midnight (EST)

Saturday – 9 a.m. to 9 p.m. (EST)

Sunday – 9 a.m. to 8 p.m. (EST)

Toll-free 1-888-963-7290

www.SouthCarolinaBlues.com



Mail Service Prescription Drug Plan



BlueCross BlueShield of South Carolina

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www.SouthCarolinaBlues.com

Your Mail Service Program

The convenient, money-saving way to fill your prescriptions!

Caremark provides the Mail Service Prescription Drug Program. It is ideal for you if you take prescription medications on an ongoing or regular basis. You can now enjoy several important advantages:

- Immediate savings: Now, when you order by mail you can get up to a 90-day supply of medication for a low co-payment
- No claim forms to file
- No waiting for reimbursement
- Convenience of home delivery, postage paid
- Security of receiving larger quantities of medication at one time
- Toll-free Caremark Customer Care number
- You may order refills over the Internet at: www.SouthCarolinaBlues.com after you get your initial prescription

Eligibility

Attention all employees and ELIGIBLE dependents: Your health plan contains a coordination of benefits provision. If there is another plan that should pay benefits first for one of your dependents, then he/she is NOT eligible to participate in the mail service prescription program.

Registered pharmacists check every order

A registered pharmacist reviews every prescription. This is a licensed professional who carefully checks and rechecks each prescription against your personal drug profile. If a question arises about your prescription, the pharmacist will contact your physician before he or she fills your prescription.

How to use the Mail Service Program

1. Ask your doctor to prescribe needed medications for up to a 90-day supply, plus refills, if appropriate. If you are presently taking medication, ask your doctor for a new prescription.
2. Complete the mail service form with each new order. Please be sure to answer all the questions, and make certain you include the member's ID Number on the form.
3. Send the completed form, your original prescription(s) and the appropriate co-payment for each prescription to Caremark in the enclosed order envelope. You may pay by check or money order. Or, you may use your credit card: Mastercard, Visa, Discover Card or American Express.
4. Caremark will process your order and send your medication to you via U.S. Mail or Federal Express, along with instructions for future refills, if you have any. Please allow up to 14 days for delivery from the time you mail your order.

You can get additional order forms by calling Caremark Customer Care toll-free at 1-888-963-7290 or by visiting our Web site at www.SouthCarolinaBlues.com.

Caremark will send an informative leaflet explaining the purpose of the drug, correct dosages and other helpful information with your medication.

Q. How do I order my medications?

A. You should get a new prescription from your doctor for each medication. Mail your prescription along with your payment in the special envelope you may have already received in your member packet. You may include dependent prescriptions in the same envelope with your prescriptions. Caremark will send you a refill envelope with each order.

Q. How do I order refills?

A. After you get your initial prescription, you may refill them on our Web site, by phone or by mail. Have your prescription refill slip with your prescription number close by when you reorder. Follow the instructions on our Web site for Internet refills. Go to the Members

section of our Web site:

www.SouthCarolinaBlues.com. You can also call toll-free 1-888-963-7290 to refill your prescription by phone.

You will receive a refill notice with each filled prescription. This notice will tell you how many refills are left (if any) as authorized by your doctor on the original prescription. Or, you can call Caremark. The refill notice will also indicate the date to mail your request to make sure you get your refill before you run out of your medications.

Q. What is my co-payment for a prescription through mail service?

A. Please refer to your Benefit Plan for co-payment amounts. If you are not sure what your co-payment will be, please call Caremark Customer Care toll-free at 1-888-963-7290.

Q. Can I send cash? Can I charge my prescriptions on my credit card?

A. Please do not send cash. You may charge your payment to your Mastercard, Visa, Discover Card or American Express. Or, you may pay by either a check or money order made out to Caremark.

Q. How much medication will I receive?

A. That depends on three things. First, refer to your plan benefits for the quantity allowed per prescription. Second, your doctor decides the quantity that will be dispensed on the initial prescription. Third, state law and regulations may also limit the days supply dispensed for controlled substances. We cannot fill a prescription for a higher quantity than the doctor indicates or your benefits plan allows.

Q. How long will I have to wait for my order?

A. Caremark recommends that you allow up to 14 days from the date that you mail your order until you receive your prescription.

Q. Why so long?

A. You must allow time for shipping. Caremark processes and mails your order within 24 to 48 hours of receipt. Though the turnaround time is often shorter, sometimes weekends and holidays are involved. So, we recommend that you allow up to 14 days.

Q. How will my order be mailed?

A. Almost all orders are shipped by First-class U.S. Mail or Federal Express. If you wish to check on your particular medication, please call Caremark Customer Care toll-free at 1-888-963-7290, or visit our Web site.

Q. I am not home during the day to accept a Federal Express package. What should I do?

A. You may give Caremark another address to which your prescription may be delivered.

Q. How can I make sure my medications are safe?

A. Along with the quality checks in the pharmacy, Caremark mails the medications in a sealed, tamper-proof package with no indication the medication is from a pharmacy.

Q. I store my medication in the refrigerator. How do you mail such medication?

A. If refrigeration is required for mailing, your medication is mailed with a cold pack enclosed to avoid overheating.

Q. If my doctor has already prescribed my medication as a brand drug, how can I change my refill prescription to a generic?

A. Your doctor can call Caremark toll-free at 1-877-278-0347. Or, you can pick up a new prescription from your doctor and send it to Caremark when your refill is due.

Q. If I request a generic medication when there is not a generic available for my medication, will you fill the brand name and charge me the brand co-payment?

A. Yes. However, a call to Caremark Customer Care ahead of time will help make sure that (1) you enclose the correct amount; and (2) future orders are not delayed due to outstanding balances on your account. Please keep in mind that nearly 55 percent of medications on the market today do NOT have generic versions. Please call if you are not sure if a generic is available.