# PeopleSafe - Client Program Offerings Comparison Guide

[Client Program Offerings](#_Toc171511551)

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**Description:** Overview and comparison of the different CVS Caremark plan designs.

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| Client Program Offerings |

**Reminders:**

* Click the blue [Client Program Offerings (018567)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f9d8a284-f4d0-4768-910b-4d2a88998ac0) hyperlink on the PeopleSafe Main Screen to activate a pop-up indicating plan design highlights. Full details are displayed in the CIF.
* [Specialty Medications (007148)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=2eb2f621-bbbb-4e0e-9189-6b47d44f42b3) are subject to their own Client-specific plans.  View the CIF to confirm Specialty coverage and other program details. Specialty Medications are not subject to Maintenance Choice, or available at CVS Retail. View CIF to confirm Specialty coverage and pharmacy details.
* For information on the [Auto Refill Program (022387)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=89a5f1e4-2fea-404a-a5f8-6e50549eb3de) and other CVS Caremark programs which may be offered in combination with the plan designs listed below, refer to the [Client Programs Work Instruction Index (061276)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0609eb74-869f-422a-ba76-d5c3a5b4da40)

**Note**: Some plans allow Retail 90 in combination with Maintenance Choice, Refer to CIF.

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| **Plan Design** | **Description** |
| **Caremark Cost Saver** | Caremark Cost Saver is a program intended to make lower prices available to members on certain covered products. This solution leverages a partnership with a discount vendor while applying payments to the member’s accumulators and retaining visibility of the claim for clinical management programs.  Refer to [Caremark Cost Saver (060360)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f389b4bb-3337-4b32-af6f-556d7fa03a78). |
| **Mandatory Mail** | Members are limited to a certain number of 30-day retail refills (varies per Client) at in-network retail pharmacies. After this limit is reached, maintenance medications are only covered via Mail Order in 90-day supplies. Refer to [Mandatory Mail Order Pharmacy Fills (018736)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=976133ff-1152-4315-99b7-be3747946008). |
| **Incentivized Mail** | This program incentivizes the use of Mail Order for maintenance medications by ensuring lower cost shares/copays for Mail, whereas Retail refills may either reject or experience an increase in cost/copay. |
| **Retail 90** | Members can refill 90-day supplies at any participating in-network retail pharmacy.   * Some clients allow the option to continue to fill 30-day supplies at retail. * Some pharmacies offer Retail Home Delivery. The member should consult with local pharmacy for details and any additional fees. * 90-day supplies under this program are often the same copay, or even less, than the 30-day supply. * Retail = Copay varies by Client |
| **Maintenance Choice Voluntary** | CVS Caremark’s Maintenance Choice(MChoice) program helps manage medication costs by offering Members the option of filling maintenance (long-term) medications in 90-day supplies either at a CVS Retail Pharmacy, or via CVS Caremark Mail Order, for the same mail rate and copay. They can now also utilize one of the other participating pharmacies (**Examples:** Costco, Kroger, or other Kroger affiliated retail pharmacies.   * MChoice programs may be All Access, Incentivized, Mandatory, or Voluntary. Refer to [Handling Maintenance Choice Calls (021863)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e0d014db-0726-40a1-bf1b-c48f9fbdabb3) for details of each. * Most plans offer either two or three 30-day retail refills per medication at any in-network pharmacy before moving to 90 days at CVS Retail or CVS Caremark Mail Order. Refer to CIF (Plan Design Highlights Fill Limitations). * The same copay applies to 90-day supplies via Mail Order or CVS Retail. Run Test Claims, refer to CIF, and refer to the [Plan Summary screen (040585)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=d339dc13-3fb0-4611-a7c2-78a417ba79eb) for copay structure. * Copays for 84 & 90-Day Supplies * Retail & Mail Order = Mail Copay |
| **Maintenance Choice Mandatory** | Maintenance Choice Mandatory requires members to fill their maintenance medications in 90-day supplies at either CVS Pharmacy or PBM Home Delivery Pharmacy. They can now also utilize one of the other participating pharmacies (Costco, Kroger, or other Kroger affiliated retail pharmacies.   * Clients receive the benefit of mail pricing for all prescriptions filled in 90-day supplies at CVS Pharmacy or PBM Home Delivery. * Refill restrictions give members a limited number of 30-day fills at retail (typically two; however, this is up to the client) before the move is required. * Once members begin filling at CVS Pharmacy, PBM Home Delivery, or other participating Kroger affiliated pharmacies, they can move their prescriptions between the two channels as desired. Members who choose not to fill in these channels will be responsible for up to 100 percent of the cost of their medications. |
| **Maintenance Choice All Access** | * **Maintenance Choice All Access** is everything outlined above for Maintenance Choice Mandatory, plus some additional convenience offerings for members: * **On-Demand Delivery**   + On-demand prescription delivery arrives within four hours from the time the order is placed from the member’s preferred CVS Pharmacy®\*; subject to limitations addressed below, members can have certain acute and maintenance medications delivered to their home, office, or other address of their choice for a delivery fee.   + In Manhattan, NYC, Same Day Delivery is offered for free and therefore is offered in place of on demand delivery. * **Easy Prescription Transfer**   Members can securely transfer their prescriptions online with just a few clicks.  [Maintenance Choice All Access (010242)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=14ae0958-12e7-48ef-bdb1-8f903f3c48ae) |

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| Related Documents |

[Client Programs Work Instruction Index (061276)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=0609eb74-869f-422a-ba76-d5c3a5b4da40)

[Customer Care Abbreviations, Definitions and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

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