

## The CVS Caremark ExtraCare® Health Card FAQs

### **Q. What is the ExtraCare Health Card?**

**A.** The ExtraCare Health Card is a program made available to you by CVS Caremark and the Mail Handlers Benefit Plan (MHBP) that gives you 20 percent savings on CVS/pharmacy® brand health-related items that are Health Care Flexible Spending Account (HCFSA) eligible<sup>1</sup>.

### **Q. What is the difference between my ExtraCare Health Card and the CVS ExtraCare Card?**

**A.** When you activate your ExtraCare Health Card, you also receive all the benefits of the CVS ExtraCare Card, including special weekly savings and the opportunity to earn Extra Bucks® on purchases and prescriptions. You can earn 2 percent in Extra Bucks on all purchases<sup>2</sup> and one Extra Buck™ for every two prescriptions filled<sup>3</sup>. Your ExtraCare Health Card provides these benefits, plus the 20 percent health product savings.

### **Q. Where can I use my ExtraCare Health Card?**

**A.** Simply present the card at any CVS/pharmacy register to receive your discount. You can also enjoy these savings on all eligible items purchased online at [www.CVS.com](http://www.CVS.com). If you do not have a CVS store nearby, you can always visit the online store to take advantage of the 20 percent savings on CVS-brand health products.

## **General Program Information**

### **Q. Do I have to pay for the card?**

**A.** No. This valuable program is made available to you by MHBP and our pharmacy benefit manager, CVS Caremark, at no additional cost to you<sup>4</sup>.

### **Q. What kind of savings can I expect?**

**A.** The card gives you 20 percent off the already low price of CVS/pharmacy brand health-related products. You and your family may save hundreds of dollars each year.<sup>3</sup>

### **Q. On what products do I receive the 20 percent savings?**

**A.** The card can be used on all CVS/pharmacy brand health-related items that are HCFSA-eligible, including more than 1,500 health-related items, from cough and cold medicine to pain and allergy relief.

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<sup>1</sup> The 20 percent discount is restricted to items purchased for the cardholder, spouse or dependents. A health care flexible spending account (HCFSA) allows you to contribute pre-tax earnings toward your out-of-pocket medical expenses. The FSA summary of your receipt includes the items (and tax) that may be eligible for reimbursement from your HCFSA/HRA/HSA plan. Plan restrictions may apply. Check with your health plan sponsor for more details.

<sup>2</sup> Excludes prescriptions, alcohol, tobacco, lottery tickets, postage stamps, gift cards, money orders, pre-paid cards and photo finishing, and are not valid on other items reimbursed by a governmental program.

<sup>3</sup> Excludes pharmacy items paid for in whole or part by state and/or federal health care programs, such as Medicare and Medicaid, and prescriptions purchased in NJ and NY. Also excludes controlled substances purchased in LA.

<sup>4</sup> This discount program is neither offered nor guaranteed under the FEHB program, but is made available to all MHBP enrollees and their covered family members. You cannot file a FEHB disputed claim about them. The non-prescription items you purchase do not count toward the FEHB deductibles or out-of-pocket maximums.

**Q. Do I need to be enrolled in the HCFSA plan to take advantage of the discount?**

A. No. The discount is available regardless of your participation in the HCFSA program. In fact, using this program may help you realize the value of participating in the HCFSA, as it tracks the items and associated costs that would qualify for reimbursement.

**Q. Do the savings apply to only health-related, non-prescription products?**

A. Yes. The ExtraCare Health Card 20 percent discount applies only to health-related items that are HCFSA-eligible. Non-health related items and prescriptions are excluded from the ExtraCare Health Card program. However, savings may be available to you under the general ExtraCare program—your card works for both programs.

**Q. What are the benefits of the regular ExtraCare program, and am I entitled to these when I have the ExtraCare Health Card?**

A. There are many benefits of the ExtraCare card and you are entitled to these when you have the ExtraCare Health Card. If you switch to a health plan that is not part of the ExtraCare Health Card program, you would no longer be entitled to the 20 percent discount on CVS-brand health related products. While enrolled with MHBP, your card works for both programs.

**Q. If an item is on sale, do I get an additional 20 percent discount?**

A. No. The discount applies only to full-price CVS-brand health related items.

**Q. Is there a minimum amount I must spend during each store visit before I can receive the savings?**

A. Yes. Savings apply to purchases of \$1 or more spent on CVS-brand health related products.

**Q. Will I see the amount I saved on my receipt?**

A. Yes. The 20 percent off applies at the time of purchase and you will see the savings listed on your receipt.

**Q. What if I forget my card and purchase eligible items? Can the savings be applied retroactively?**

A. No. You must present the card at the time of purchase to receive the 20 percent off.

## About Extra Bucks

### Q. How Do I Get My Extra Bucks Rewards?

A. Your Extra Bucks are accrued at the time you make a purchase that is eligible for Extra Bucks. Every 3 months you will receive your accrued Extra Bucks. Your Extra Bucks will print on your store register receipt, or visit CVS/pharmacy online to print your Extra Bucks. You can spend your Extra Bucks at any CVS/pharmacy location or online the next time you shop.

### Q. How do I redeem my Extra Bucks online?

A. To redeem your Extra Bucks online, the entire coupon amount must be used at one time (either in-store or online). There is no partial redemption of Extra Bucks, and no credit or cash will be given back for unused Extra Bucks.

## Card Details

### Q. Does every family member receive a card?

A. Each household will receive three key tags for the whole family to use. These cards are different from your MHBP ID cards and are mailed separately.

### Q. Is my CVS Caremark ID number printed on the ExtraCare Health Card?

A. No. Your ExtraCare Health Card has its own ID number printed on the card. This ID number is completely separate and distinct from the information on your MHBP health plan ID card.

### Q. Are CVS/pharmacy brand over-the-counter (OTC) medications equivalent to the brand name alternatives?

A. CVS/pharmacy brand OTC medications contain the same active ingredients and are of high quality, comparable to the national brands. Safety and quality are our top priorities.

### Q. Can you provide an example of the savings for a CVS/pharmacy brand versus a national brand?

A. Here is a sample comparison of a CVS/pharmacy brand vs. national brand product:

Compare	CVS Non-Drowsy ALLERGY RELIEF	vs.	Claritin
Retail Price	\$11.49		\$15.29
20 percent off with card	save \$2.30		-
Final Price	\$9.19*		\$15.29

\*Save 40 percent when compared to the national brand price.

Source: Based on CVS data, 2008.

## **Card Services**

### **Q. Who can I call with questions about the card?**

**A.** Please call the toll-free number on the back of your ExtraCare Health key tag.

### **Q. What if I lose my card?**

**A.** When you receive your card, be sure to write down the toll-free phone number on the back and keep it in a safe place. Then, if you lose your card, simply call the number and a new one will be issued.

### **Q. Does the card expire?**

**A.** If you change employers or prescription benefit plans, or if your health plan changes prescription benefit managers, your card will no longer give you a 20 percent discount on health related items. However, you can still use it to get the same benefits as a regular CVS ExtraCare Card.

## **ExtraCare Online Support:**

### **How do I register my ExtraCare card so I can get credit for my online purchases?**

In order to manage, view, earn and redeem your ExtraCare Health Card rewards online, you will need to create an online account and attach your card/key tag number. If you already have an online CVS account, go to the ExtraCare page, and follow the instructions to Attach Your Card Now.

### **How do I check my ExtraCare rewards online?**

In order to check your ExtraCare rewards online, you will need to create an online account and attach your ExtraCare Health Card. If you already have an ExtraCare card attached to your online account, go to the ExtraCare page, and click on the ExtraCare Rewards, Current Balances or Balance History tabs.

### **Can I print my ExtraCare rewards coupons online?**

Yes, you can print your coupons to use for in-store purchases. After you sign in to your account and have attached your ExtraCare Health Card, go to the ExtraCare page and click on the ExtraCare Rewards tab. Then click on the coupon description for your printable coupon.

### **How do I use my ExtraCare Rewards and Extra Bucks for an online order?**

For rewards that are redeemable online, click on the coupon description on the ExtraCare Rewards page to activate, and then apply it to your order by clicking on the Use Coupons/ExtraCare Rewards button in your shopping cart.