

Understanding Your Prescription Costs and Options



CVS Caremark®'s Check Drug Cost tool shows the estimated cost of specific medications under each of the medical options so you can compare options, if applicable (for instance, brand versus generic, or one brand versus another brand).

Check Drug Costs

Click on the links below to understand your costs under:

- [HSA Copay \(Before deductible, individual\)](#)
- [HSA Copay \(Before deductible, family\)](#)
- [HSA Copay \(After deductible, individual and family\); Network Copay; or Traditional Coinsurance](#)

What You'll Need

A list of the prescription drug names that you are taking, plus the dosage amount and frequency of each. You may be able to find this information for your current medications by visiting [caremark.com](https://www.caremark.com), or by requesting a list from your provider or pharmacy.

Remember: Discuss with your provider if taking a **generic** or **biosimilar** medication is right for you, as generic and biosimilars medications typically cost less than brand medication or reference product, as applicable.

Why Use This Tool

- Compare your estimated out-of-pocket costs under the different plan options.
- Compare the cost of brand medications and their generic equivalents.
- Understand the cost savings for moving to a 90-day supply versus a 30-day supply for your regular, non-specialty medications.

How to Use the Tool

1

Check Drug Costs

Click the links above to access the tool for your prescription drug option (based on your Medicare eligibility). Prices may vary by pharmacy.

A screenshot of the 'Price a drug' tool interface. It has a title 'Price a drug' and a subtitle 'Get estimated drug costs, learn what's covered by your plan, and compare prices at nearby pharmacies.' Below this, there are two main input sections. The first is 'ZIP code or location' with a text box and a link 'Use my current location'. The second is 'Drug name or NDC' with a text box and a small information icon.

2

Enter Zip code or location and Search for a Drug

Enter your Zip code or location, then enter the medication name (or enter the first 4-5 letters if you do not have the full name); in this example we use Vasotec, a popular ACE inhibitor.

A screenshot of the 'Price a drug' tool interface showing search results. The 'ZIP code or location' field is filled with '75038 Irving, Texas'. The 'Drug name or NDC' field is filled with 'vasot'. Below the field, a dropdown menu shows search results: 'Vasotec (Brand)', 'Vasotec 20mg Tablet', 'Vasotec 10mg Tablet', 'Vasotec 5mg Tablet', 'Vasotec 2.5mg Tablet', 'Vasoflex Tablet', and 'Vasopressin 20 unit/ml Solution'.

3 Select the Dosage

Select the form and strength of the medication prescribed to you from the drop-down menu. This will provide results for the standard dosage.

You will then see the cost of the medication with the lowest price under the pricing option based on the coverage option you have chosen. Under the pricing option you will also see an option to view Closest pharmacy and Mail Pharmacy as well. If you enter a brand medication and there is a generic equivalent available, you will also see an option to click the generic version of the medication for pricing under the brand name. To adjust the results provided to accommodate your needs, you can select Edit and change to exactly what you are looking for.

Next to the Pricing option you will also see options to view Pharmacy comparison, Alternatives, and Drug info.

Note: When estimating the cost for brand medications and their generic equivalents, the tool will not indicate the specific manufacturer for generic medications.

4 Print the Search Results

This information will not be saved, so to complete your comparison you should print this screen.

5 Repeat

Repeat steps 1 through 4 for each additional drug on your list by clicking *Price a Drug* at the top left-hand corner of the screen. To compare costs under each prescription, you will need to click on the applicable link in step 1 to switch from one coverage option to the other and then follow the same steps.

The screenshot shows the 'Price a Drug' interface. At the top, it says 'Price a Drug >' and shows the location '75038 Irving, Texas' with a 'Change location' link. The medication is 'Vasotec' (NDC: 00187014330). It indicates the brand is 'Covered by your plan'. A message says 'You may save with the generic version of Vasotec, Enalapril Maleate'. Below this, there are tabs for '20mg', 'Tablet', and '30 count', with an 'Edit' button. There are four tabs: 'Pricing' (selected), 'Pharmacy comparison', 'Alternatives', and 'Drug info'. Under 'Show:', there are three buttons: 'Lowest price' (selected), 'Closest pharmacy', and 'Mail pharmacy'. The main display shows a large price of '\$800.31' with the text 'Your estimated price available at Walgreens 03847, CVS Pharmacy 05260 and others'. Below this is a 'Pickup' button and a 'Pricing breakdown' section. The breakdown shows 'Total medication cost' as \$1,101.25 and 'What your plan pays' as \$300.94. A disclaimer at the bottom states: 'What you pay may differ from the price shown here. Your price can vary based on the pharmacy you use, the amount of medication you get, your coverage, and other factors.'

Hint: This tool assumes that, if you are using a non-Pfizer brand medication when a generic is available, you did not have your doctor write your prescription as "dispense as written." If you request a non-Pfizer brand medication where the prescription does not indicate "dispense as written," you are required to pay the full cost difference between the generic medication and the brand medication requested, in addition to your regular coinsurance amount. If the non-Pfizer brand has a biosimilar available and you request the reference product (e.g., Epogen, Humira, Procrit, Prolia, Remicade, or Stelara), the tool assumes you did not have a prior authorization approved by CVS Caremark and therefore you will pay an additional fee of \$500 per 30-day supply in addition to your regular coinsurance amount.

Note: If you are taking an anti-obesity medication (such as Wegovy, Saxenda, or Zepbound), you are required to enroll in coaching through TrestleTree to receive the Plan coinsurance/copay and have your out-of-pocket costs count toward your out-of-pocket maximum; the tool reflects that you will pay the full plan cost. To enroll, call TrestleTree at **1-866-237-0967** and call CVS Caremark at **1-866-804-5881** for a full list of anti-obesity medications or for questions about anti-obesity medication costs.

Questions?

For questions about this tool or the cost of a specific medication, contact CVS Caremark at **1-866-804-5881**. Representatives are available 24 hours a day, 7 days a week.