

Dear Plan Participant:

Welcome to Fleet Owner's prescription drug program administered by Medtipster.com and CVS Caremark, which allows you to fill prescriptions at more than 62,000 participating retail pharmacies nationwide and through the Caremark Mail Service Pharmacy.

The Caremark Mail Service Pharmacy is a convenient option for all maintenance or long-term medicine; such as high blood pressure, high cholesterol and diabetes medicines. Through mail service, you can request up to a 90-day supply of medicine for one copayment*, which is typically lower than if you had these prescriptions filled in a retail pharmacy. There is free home delivery with the use of the mail service pharmacy and your medicine will usually be delivered within 10 days from the time Caremark Mail Service Pharmacy receives your order. In order to use mail service, please visit Caremark.com and follow the instructions provided.

When filling your prescriptions at a network retail pharmacy, you must present your benefit ID card. Without the card, you may have to pay the full cost of a prescription. Fleet Owner's prescription drug program includes the following copayment plan that helps make medicines more affordable for its employees:

	Generic	Preferred Brand	Non-Preferred Brand	Specialty Brand
Retail	10%	30%	50%	50%
Mail Service	10%	30%	50%	50%

You can help control the amount you pay for prescriptions by asking your doctor to prescribe generic medicines. Generic drugs are made from the same active ingredients as their brand-name counterparts. They are manufactured according to the same standards as brand-name drugs and have the FDA's approval, yet generic drugs cost considerably less. Please note: If you or your doctor request a brand-name medicine when a generic is available, you must pay the difference in cost between the brand and the generic medicine in addition to the brand copayment.

If you have any questions regarding your prescription drug program, please call Customer Care toll-free at 1-866-475-0056 or visit www.caremark.com.

Sincerely,

Your Medtipster.com and CVS Caremark Team

Copayment, copay or coinsurance means the amount a plan participant is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.