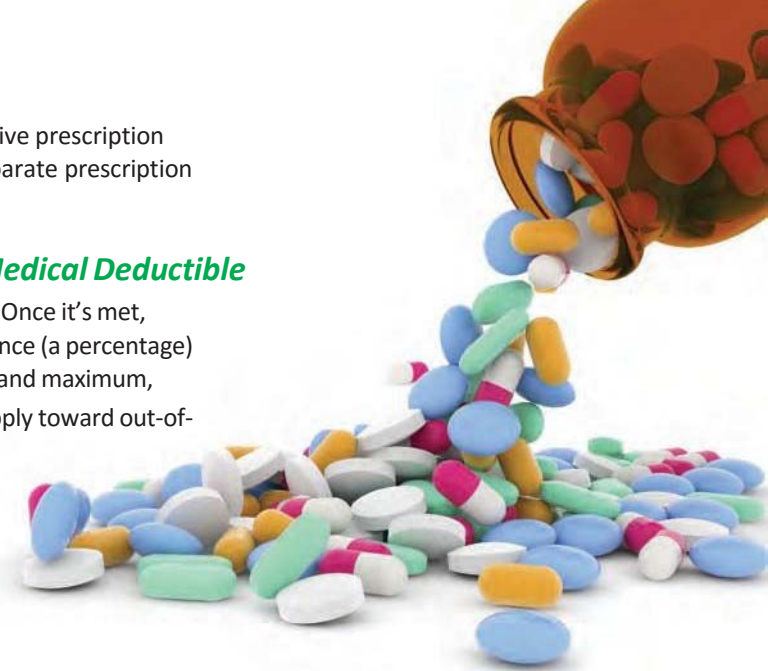


Prescription Drug Coverage

When you enroll in one of the Company's medical plans, you'll also receive prescription drug benefits provided by CVS Caremark. You don't need to make a separate prescription drug election.

How Your Prescription Drug Benefits Work with Your Medical Deductible

Until the deductible is met, you must pay the full cost of any prescription. Once it's met, you then pay a copay (flat fee) of \$5 for generic medications and coinsurance (a percentage) for covered brand-name medications. Benefits are subject to a minimum and maximum, as shown in the chart below. Prescription drug copays and coinsurance apply toward out-of-pocket maximums.



Prescription Drug Highlights	Aetna 2000 or 1350 Plan	
	In-Network	Out-of-Network ¹
Amounts listed below are the amounts you pay		
Participating retail pharmacy^{2,3} (30-day supply) » Generic » Select brand	\$5 copay 20% coinsurance with a \$25 minimum/\$50 maximum	Not covered Not covered
Mail-order or at a CVS pharmacy^{2,3} (90-day supply) » Generic » Preferred brand	\$10 copay 20% coinsurance with a \$50 minimum/\$100 maximum	Not covered Not covered
1. Out-of-network expenses are subject to reasonable and customary charges. 2. The annual medical plan deductible must first be met before the copays or coinsurance apply. Your prescription drug copays and coinsurance count towards the medical plan out-of-pocket maximums. 3. Certain prescriptions that are considered to be preventive under federal law are mandated to be covered in full and the above cost sharing schedule does not apply. Contact CVS Caremark for more information as to whether a particular prescription is covered under this federal mandate.		

Value Formulary

Your prescription drug coverage uses a Value Formulary. A formulary is a list of covered drugs. The Company's Value Formulary covers generics and, some brand name drugs are covered when a generic is not available. To see if your prescription is on the Value Formulary, go to www.caremark.com/highvalueplan.

tip: The Maintenance Choice Program lets you fill a 90-day supply of maintenance medications through the mail or at a CVS pharmacy. You save money because the cost of a 90-day supply is essentially the same as two months of a 30-day supply at the retail pharmacy price.

