

To: Nokia Active and Formerly Represented Retirees

RE: Nokia Prescription Drug Coverage Administrator Change

Effective January 1, 2021, CVS Caremark will replace Express Scripts as the prescription drug administrator for participants enrolled in the Point of Service (POS), Traditional Indemnity (TI) and UnitedHealthcare Group Medicare Advantage (PPO) (MA PPO) medical options. Below is information regarding the change to CVS Caremark that will you need if you remain covered as a participant in any of these options in 2021.

As a result of the change to CVS Caremark, **there will not be any plan design changes** to the prescription drug program provided by the Medical Expense Plan for Active Occupational Employees; co-pays, coinsurance, deductibles and out-of-pocket maximums will remain the same as they are in 2020.

In most cases, you will not experience any disruption when our prescription drug coverage moves to CVS Caremark. However, there may be some changes, including:

- Changes to the formulary (list of preferred drugs);
- Changes to the drugs that will require prior authorization and/or be subject to other limitations; and
- Changes to the drugs that will be classified as preventive and covered 100 percent without imposing a copayment, coinsurance or deductible.

There will also be an enhancement in how you can fill your maintenance prescriptions: **In addition to mail order, prescriptions for maintenance medications (up to a 90-day supply) can be filled and picked up at retail CVS pharmacies (including those in Target stores) at mail order pricing.**

Although CVS Caremark will be the new prescription drug administrator starting in 2021, you are NOT required to use a CVS pharmacy to fill your retail prescriptions. You may use any retail pharmacy, although you will save money when you use a pharmacy in the CVS Caremark network. In-network pharmacies include CVS, Giant, Kroger, Rite Aid, Target (which are CVS pharmacies), Walgreens, Walmart and many others.

If you enroll in the POS, TI or MA PPO medical option for 2021, CVS Caremark will send you a prescription drug coverage Welcome Kit and member ID card. Once you receive your new CVS Caremark ID card, you can register at Caremark.com. (Be sure to have your ID card available.) Once you create your username and password, log in anytime for information about managing your prescriptions, setting up mail service and checking order status, the current CVS Caremark formulary (including a list of the medications that will be classified as preventive and covered at 100 percent), drug pricing, how to find an in-network pharmacy, signing up for prescription alerts, saving on prescription costs and more.

How to Fill Prescriptions

Retail Prescriptions for Acute Conditions (Up to a 30-Day Supply): Starting January 1, 2021, up to a 30-day supply of a drug for an acute condition can continue to be filled at ANY RETAIL PHARMACY, although you will save money when you use an in-network pharmacy.

To see if your pharmacy is in-network, or to find a nearby in-network pharmacy, call CVS Caremark at 1-800-240-9623. Once you receive your new CVS Caremark ID card, register on Caremark.com and click “Choose your pharmacy.”

Be sure to provide your CVS Caremark ID card to your pharmacist when you fill your first prescription in 2021.

Is your current retail pharmacy not in the CVS Caremark network? To transfer prescriptions to a CVS Caremark network retail pharmacy, go to the CVS Caremark network pharmacy of your choice and tell the pharmacist where your prescription is currently on file. The pharmacist will contact your current pharmacy and make the transfer for you.

Please note: As under your current Nokia prescription drug coverage, prescription drug copayments will **double** after the **third time** you receive a 30-day supply of a maintenance medication for a chronic condition at a retail pharmacy. For cost savings, fill up to a 90-day supply of a maintenance medication through mail order or pickup at a CVS retail pharmacy, as outlined below.

Maintenance Prescriptions for Chronic Conditions (Up to a 90-Day Supply): For maintenance medications for chronic conditions, you can fill your prescription for up to a 90-day supply:

- Through CVS Caremark Mail Service Pharmacy. When you order online, CVS Caremark will send up to a 90-day supply of your maintenance medications to your home with free delivery;
- or
- At a CVS retail pharmacy.

Please note:

- There may be a day supply limitation on some prescriptions, such as controlled substances, subject to state and federal dispensing limitations.
- You will need to get a new prescription from your provider for any expired prescriptions, or for prescriptions that have no refills remaining.

How to Refill Current Maintenance Prescriptions for Chronic Conditions Through Mail

Service: Express Scripts will transfer all existing mail order maintenance prescription refills to CVS Caremark. Starting January 1, 2021, have your CVS Caremark member ID number available and submit your refill request for a transferred maintenance prescription to CVS Caremark Mail Service:

- **Online:** Register at [Caremark.com](https://www.caremark.com) to order refills and check the status of your order at any time;
- **By phone:** Call CVS Caremark at 1-800-240-9623 for automated refill service; or
- **By mail:** Complete a CVS Caremark Mail Service order form for each prescription. Mail the form and appropriate copayment to CVS Caremark at the address shown on the form.

To obtain a CVS Caremark Mail Service order form, go to [Caremark.com](https://www.caremark.com) and register if you have not done so already. (Be sure to have your CVS Caremark member ID number available.) After you register, click “start mail service” to access the form. On subsequent visits, simply sign in using your username and password. **Note:** You can also call CVS Caremark at 1-800-240-9623 to request that a form be mailed to you.

How to Fill New Maintenance Prescriptions for Chronic Conditions Through Mail Service

Starting January 1, 2021: For new long-term or maintenance medications, ask your doctor to write two prescriptions if your doctor recommends that you start the new prescription medication right away:

- The first for up to a 30-day supply, which you can fill at a participating retail network pharmacy for use until your mail service prescription arrives, and
- The second for up to a 90-day supply, plus any appropriate refills, to fill through the CVS Caremark Mail Service Pharmacy.

To fill your prescription:

- Complete a mail service order form (available at [Caremark.com](https://www.caremark.com); after you register, click “Start your Rx mail delivery” to access the form) and send it to CVS Caremark Mail Service Pharmacy, along with your original prescription(s) and the appropriate copayment for each prescription. Be sure to include your original prescription. Photocopies are not accepted.

or

- For the automated refill service, call 1-800-240-9623; be sure to have your CVS Caremark member ID number available. **Important:** You must mail in a CVS Caremark Mail Service order form the first time you request a new prescription through mail service. The automated refill service is available only after your first prescription order is processed.

Special Situations: CVS Caremark will contact you (or your covered family member) by mail if one or more of the following apply:

- Your current prescription is not on the CVS Caremark formulary.
- Your current prescription requires prior authorization.
- Your mail-order prescription transfer is prohibited by law, such as if it is for a controlled substance or compound medication.

If any of these situations applies to you or a covered family member, you will need a new prescription from your doctor for your medication starting January 1, 2021. The personalized letter that you or your covered family member will receive will provide details regarding the steps you should take to update your specific prescription(s). You may wish to share the letter with your doctor.

Specialty Medications: CVS Caremark manages specialty medications through CVS Specialty®. Specialty drugs are injectable and oral prescriptions used for treating complex, chronic conditions such as hepatitis, hemophilia, and cancer. These drugs are complex to use and expensive, and your therapy could require frequent adjustments to your doses and intensive clinical monitoring. If you currently take specialty medication, your prescription will need to be transferred to CVS Caremark for 2021. A representative from CVS Specialty will call you at your telephone number on file to answer your questions, help you enroll in the CVS Specialty program and transfer your prescriptions and assist with

any infusion services that may need to be set up. If you have any questions, you can also call CVS Specialty at 1-800-237-2767.

Bonus! Get 20% off CVS-Brand Health Items: As a CVS Caremark prescription drug program member, you can get a 20% discount off the regular price of most CVS brand health-related products at retail CVS pharmacies when you use your CVS ExtraCare® Health Card. To obtain your CVS ExtraCare Health Card:

- Register on Caremark.com; then “unlock” your ExtraCare Health Benefit at Caremark.com/ExtraCareHealth,
- or
- Call 1-888-543-5938.

Note the CVS ExtraCare Health Card is separate from the CVS Caremark member ID card included in your Welcome Kit.

Prescription Drug Coverage Management Programs: Nokia is committed to providing you with cost-effective prescription drug coverage. With this goal in mind, CVS Caremark uses coverage management programs to administer how the Prescription Drug Program will cover certain prescription drugs. Updates to the coverage management programs are made from time to time. CVS Caremark will notify you if any of these programs apply to you.