

**FREE** PRESCRIPTION DISCOUNT CARD

# Seminole County, FL

RXBIN:  
RXPCN:  
RXGRP:  
ISSUER: (80840)  
ID:



This plan is not insurance.

Tear off this card and  
**start saving today!**

## It's easy

Simply present your card, provided to you in a joint effort of your local county government and the National Association of Counties (NACo), at a participating retail pharmacy and save an average of 20% on your prescription medicine. Finding a pharmacy is easy; 9 out of 10 pharmacies nationwide accept your discount card. No enrollment form, no membership fee, one card, immediate use.

## No limits

You and your family may use your prescription discount card any time your prescription is not covered by insurance. There are no restrictions and no limits on how many times you may use your card.

## Savings

Visit [caremark.com/naco](http://caremark.com/naco) to look up a participating pharmacy, a price estimate for your prescription, check drug interactions, or read news articles from leading health journals. For more information, call toll-free **1-877-321-2652**.

*Información en Español en la parte atrás del folleto*

## NACo PRESCRIPTION DISCOUNT CARD PROGRAM FACT SHEET

**What It Is:** The NACo drug discount card program helps consumers save money on their prescription medications any time their prescriptions are not covered by insurance. The free cards are distributed in the sponsoring county and may be used at any participating retail pharmacy. The discount card is not insurance.

**Savings:** Savings average 20 percent; some discounts may be more, and some less, depending on the drug and quantity purchased. Cardholders are eligible for higher discounts on a three-month supply of some medications through mail service. Cardholders also can save on pet prescriptions at participating retail pharmacies.

**Who It is For:** The cards may be used by all county residents, regardless of age, income or existing health coverage. There is no enrollment form, no membership fee and no restrictions or limits on frequency of use. Cardholders and their family members may use the card any time their prescriptions are not covered by insurance.

**What It Costs:** Unlike many other card programs, there is no enrollment cost or membership fee. The cardholder pays the negotiated discount price or the pharmacy's retail price, whichever is lower. The average discount is 20 percent.

**Participating Pharmacies:** More than 57,000 pharmacies nationwide accept the card, including most chain pharmacies and many independents. Wal-Mart pharmacies participate in the program.

**Additional Benefits:** The program has a safety feature that alerts pharmacists when one drug may conflict with another medication the cardholder is taking, if the prescriptions were obtained with the NACo discount card. The NACo discount card program remains a useful option now that Medicare Part D has been implemented. For example, the card can be used when a Medicare Part D plan doesn't cover a drug.

**About Caremark:** The program is administered by Caremark Rx, Inc., a leading pharmaceutical services company with broad experience in managing drug discount card programs for sponsoring clients. Caremark negotiates with pharmacies to offer a discount off their retail prices. Most pharmacies contract to participate because it draws customers to their stores. Caremark derives revenue from the program in the form of a small fee that the pharmacy pays on each transaction. The fee is a small fraction of the total transaction amount.

## Frequently Asked Questions (FAQ)

### General Questions

#### **How much does the plan cost?**

Your prescription discount card is provided to you free of charge by the county.

#### **Does everyone in my family need an individual card?**

No. Everyone in the family may use the same card if desired.

#### **I just received my card. Can I use it right away?**

Yes, just use your card to start saving immediately. Present your prescription discount card at a participating retail pharmacy when you fill or refill your prescriptions.

#### **I've lost my card. How can I get a replacement?**

Please call toll free 1-877-321-2652.

#### **Can I use my card to get discounts on over-the-counter products and non-prescription medications?**

Not usually. However, discounts are available for many diabetic supplies.

#### **How is this prescription discount program different from traditional prescription insurance?**

This plan is not insurance; it is a prescription discount program. The card provides immediate discounts at the pharmacy. Upon presenting your card to the pharmacist, you will pay the lower of a discounted price or the pharmacy's regular retail price. There are no claim forms to fill out and no limit to the number of times you can use the card. These discounts are available only at participating retail pharmacies.

#### **Can I use my prescription discount card with my current insurance benefit to reduce my costs?**

Your card cannot be used in conjunction with other insurance. However, you are able to use your card to purchase prescriptions that are not covered by these plans.

#### **Can I still use my prescription discount card if I sign up for a Medicare prescription plan?**

Yes, you can use your prescription discount card anytime you need to purchase a prescription that is not covered by your Medicare prescription plan or any other insurance.

#### **Can I use my prescription discount card in addition to my Medicare prescription plan and get additional discounts?**

No. You need to present either your Medicare prescription plan card or your prescription discount card. Only use your prescription discount card when purchasing medications not covered by your Medicare prescription plan.

## **Pharmacy and Pricing Questions**

### **Which pharmacies accept the card?**

The prescription discount card is accepted at 57,000 retail pharmacies nationwide, including many of the leading chains. Ask your local pharmacy if they participate or call toll free 1-877-321-2652 to find out if a specific pharmacy participates in the program.

### **How much will I save?**

While savings on each prescription may vary, you can save an average of 20 percent off of the pharmacy's regular retail prices for prescription drugs. In addition, you may save even more by choosing from our list of select medications. This list is comprised of products offering additional savings.

### **Will I always receive the lowest price?**

Yes. You will receive the best price available to you through this program at the pharmacy. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card. If that occurs, you will receive the lower price.

### **The brochure says I can save an average of 20 percent on my prescription medication. Will I save 20 percent on all my medications?**

Because a pharmacy's retail price or usual and customary charge can differ greatly by pharmacy, your exact percentage of savings may vary depending on the prescription drug and the price you have paid before.

### **Do I have to choose between my prescription discount card and the Wal-Mart \$4 generic option?**

No, always present your prescription discount card at a participating pharmacy, including Wal-Mart, so you will receive the lowest price available from the pharmacy for that prescription medicine on that day. You will receive the \$4 price at Wal-Mart, when applicable, and the prescription discount card discounted price when it is lower.

### **Should I still present my prescription discount card at Wal-Mart when buying a \$4 generic?**

Yes, always present your prescription discount card when buying prescriptions not covered by a prescription drug benefit plan. For generic medicine on the Wal-Mart list, you will pay either \$4 or the prescription discount card price, whichever is lower.

### **Can I get an additional discount off the Wal-Mart Generic Drug Program – \$4 for select generics – if I show my prescription discount card?**

No, when presenting your prescription discount card, you will receive either the pharmacy's regular price for the prescription medicine or the prescription discount card discounted price, whichever is lower. If Wal-Mart's \$4 price for select generics is lower than the prescription discount card price, you will pay \$4. With the prescription discount card, you will receive the best price available for your prescription medicine on that day from that pharmacy.

### **About the Caremark Mail Service Program What is Mail Service?**

With the **Caremark Mail Service** program, you can purchase up to a 90-day supply of select medications from the mail service pharmacy for a fixed price. It's easy to get started with mail service—just send in the mail service order form along with your original prescription, to Caremark. For a list of medications available through and to receive an order form please call toll free 1-877-321-2652 or visit [www.caremark.com/naco](http://www.caremark.com/naco).

	<b>NACo (Caremark)</b>	<b>Florida Discount Card</b>
<b>Discount card that lowers the cost of prescriptions for those who have no drug insurance coverage.</b>	Yes	Yes
<b>Qualification requirements</b>	None	60 and older Under age 60 with a total family income under 300 percent of the Federal Poverty Level.
<b>Family coverage</b>	Yes	Yes
<b>Qualifying incomes</b>	N/A	\$2,553 per month for an individual, \$3,423 for a family of two, and \$5,163 for a family of four.
<b>Application - enrollment</b>	No	Online or by telephone.
<b>Card delivery</b>	N/A. Cards are available at local pharmacies, senior centers, county offices, and others.	Within five business days of receipt of the application, the applicant's Florida Discount Drug Card will be mailed.
<b>Fee</b>	No	Yes \$1.50 activation fee
<b>Discount</b>	Average 20% or more through mail service by choosing from a list of select medications.	Average savings on 10 commonly used prescription drugs ranged from 5 to 42 percent.
<b>Discount on diabetic supplies</b>	Yes	Yes
<b>Personalized cards</b>	It is not necessary. Order them by phone if prefer.	Yes, requires enrollment.
<b>Order a 90 day supply by mail,</b>	Yes	Yes

<b>NACo RX Cards in Participating Pharmacies in Seminole County</b>
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<b>Albertsons</b>
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Bio-Plus Specialty
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Central FI Comm Clinic
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<b>Costco's</b>
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<b>CVS</b>
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Discount RX
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Goodings
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Hometown Old Country Pharmacy
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Hospice of the Comforter
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Innovative Nurse Management
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<b>Kmart</b>
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Leavitt Pharmacy
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Medex
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Oviedo Discount
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Pain Center of Orlando
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Pharrmerica
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<b>Publix</b>
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<b>Sam's Club</b>
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Skyemed Orlando
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<b>Target</b>
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<b>Walgreens</b>
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<b>Walmart</b>
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<b>Winn-Dixie</b>
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