

Vital Savingssm on Pharmacy Discount Program QUESTION & ANSWERS

1. Q. What is the Vital Savings on Pharmacy Discount Program?

A. It is a program that offers students and their dependents lower prescription drug costs when filling prescriptions at participating Aetna pharmacies. Instead of paying the full price of the drug, the participating pharmacy will charge a discounted amount. The average discount is 10%-40% of the cost of brand name and generic prescriptions drugs.

In many instances the discount savings from two prescriptions will pay for the price of the card (\$25).

Example 1: Zyrtec, 30 day supply of 10 mg, taken 1 time a day has an estimated cost of \$60.73. As a member of the Vital Savings on Pharmacy Discount Program the *estimated* cost is \$30.37. This alone would be an *estimated* savings of \$30.00.

Example 2: The second drug, Prilosec, 30 day supply of 40 mg, taken 1 time a day has an *estimated* cost of \$180.87. As a member of the Vital Savings on Pharmacy Discount Program the *estimated* cost is \$60.00. The total cost savings for both medications is \$151.24. *Actual costs and savings will vary by provider and geographic area.*

2. Q. How will I know what the discount is for my drug prior to going to the pharmacy?

A. As a member of the Vital Savings on Pharmacy Discount Program, you can locate discount information through Aetna Navigator. Aetna Navigator is a link through www.chickering.com. This site is a secure member website, packed with personalized benefits and health information. You log on with your Aetna ID number. Once you log onto this site, click on *Take Action on Your Health of Care*, a suite of web-based tools that provides you with the *estimated* average costs for certain health care services in your geographical area. You can use these tools as a guide to help you estimate and plan for your healthcare costs and make more informed health care decisions.

Once you review the *Estimate Cost of Care Tool*, then go to *Price a Drug*. (See the example screen shot below.) The *Price a Drug* estimating tool helps you see the estimated averages and should only be used as a guide to the cost of the prescription drug. The prescription drug costs may vary by pharmacy and location. It is best to call your local participating pharmacy if you have a specific drug and dosage price question.

Aetna
Price-A-Drug

Retail Pharmacy Estimate for Missouri	Mail Order Pharmacy Estimate: Aetna Rx Home Delivery
Name of Drug: Zyrtec 10 Mg Tablet Click for more information about this drug.	Name of Drug: Zyrtec 10 Mg Tablet Click for more information about this drug.
Type: Brand	Type: Brand
Days Supply: 30	Days Supply: 90
Dosage/Pkgs: 1 per day	Dosage/Pkgs: 1 per day
Estimated Cost Of Prescription: \$60.73 This is the amount that the fund will pay or that you must pay until you exhaust your fund and/or meet your deductible.	Estimated Cost Of Prescription: \$166.27 This is the amount that the fund will pay or that you must pay until you exhaust your fund and/or meet your deductible.
Member's Estimated Out-Of-Pocket Cost: \$30.37 This is the amount you will pay once you exhaust your fund and/or meet your deductible.	Member's Estimated Out-Of-Pocket Cost: \$83.14 This is the amount you will pay once you exhaust your fund and/or meet your deductible.
See Alternative drug information below.	More information about Your Mail Order Pharmacy.

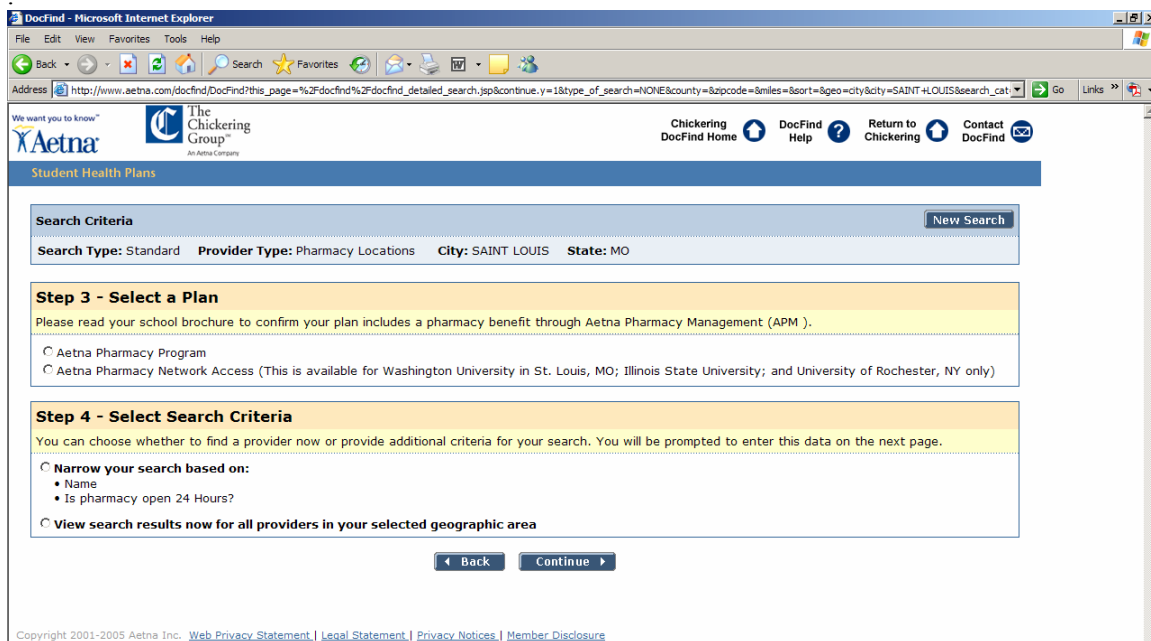
See important Cost information below. The cost of the drug and your share of the cost shown above are estimates. While the cost is accurate based on your current pharmacy plan and the information that you provided, several factors can affect the actual price charged to you by your pharmacy. [More information about Drug Cost.](#)

3. **Q. Is this an insurance plan where I pay a co-payment for the prescriptions?**
 - A. No. This program is not an insurance plan. The Vital Savings on Pharmacy Discount Program will give you discounts with contracting pharmacies within your area.

4. **Q. What is the cost of the Vital Savings on Pharmacy Discount Program?**
 - A. Students can enroll for:

Student only	\$25.00 a year
Student + 1 dependent	\$44.00 a year
Student + 2 or more dependents	\$63.00 a year

5. **Q. Do they have a local network of pharmacies?**
 - A. Yes. Please visit www.chickering.com and click on the Docfind to search for all participating pharmacies in your area. (See below.)



6. **Q. How do I enroll in the Vital Savings on Pharmacy Discount Program?**
 - A. You can enroll through The Chickering Group's website at www.chickering.com. Click on *Find Your School*, then on *Discount Programs*. You will need your student ID number. You can pay by Visa, MasterCard, or through your bank account (E-check).

7. **Q. What is the program effective date?**
 - A. The program effective date is 9/01/06 to 8/31/07. Once you make the decision to enroll, additions to your plan will not be accepted. *For example:* You enroll and at a later date you want to add your dependents. The offering for your dependents will be denied.

8. **Q. Will I get a separate ID card?**
 - A. Yes. You will be issued a Vital Savings on Pharmacy card once you enroll. You will present this card to the participating pharmacy for your discount.

Sample:

