

State of Delaware
PrudentRx (Specialty Copay Card Program)
Frequently Asked Questions

1. What is PrudentRx?

PrudentRx is an independent third-party organization that CVS has partnered with to offer cost savings for specialty medications. It allows members to get specialty medications at no cost to them by obtaining copay assistance from drug manufacturers.

2. Who is eligible to participate in PrudentRx?

PrudentRx is available beginning **July 1, 2023**, to individuals enrolled in the State of Delaware non-Medicare prescription plan administered by CVS Caremark.

State of Delaware Medicare eligible members enrolled in SilverScript, the State of Delaware Medicare Part D prescription drug coverage, are **NOT** eligible to participate in PrudentRx.

3. What happens when I participate in PrudentRx?

State of Delaware non-Medicare prescription plan members taking a specialty medication, and who are enrolled in PrudentRx, will pay \$0 out-of-pocket for all specialty medications on the State of Delaware's CVS Caremark® [Preferred Specialty Drug List](#) dispensed by CVS Specialty® pharmacy.

4. What medications are included under PrudentRx?

The PrudentRx program applies to all specialty medications on the CVS Caremark® [Preferred Specialty Drug List](#). This includes medications for rheumatoid arthritis, multiple sclerosis, and cancer.

5. Do I have to take action to participate in PrudentRx?

Yes. Members must take action to ensure proper participation in the program. The level of participation required will depend on the copay assistance manufacturers provide for a specific medication. All members currently taking a specialty medication on the CVS Caremark® [Preferred Specialty Drug List](#) will be contacted by PrudentRx regarding this program and enrollment requirements beginning July 1, 2023. Members can choose to opt out of the program anytime.

CVS will work closely with PrudentRx to provide continuous, personalized outreach to help ensure a seamless member experience. PrudentRx will contact members by mail, telephone and digital options.

6. What happens if I am taking a specialty medication and do not participate in PrudentRx?

Beginning **July 1, 2023**, any State of Delaware non-Medicare prescription plan member who does not participate in the program as required will be charged a **30% coinsurance** for specialty medications.

7. Do I have to fill my specialty medications through a participating CVS specialty pharmacy?

Yes. Beginning **July 1, 2023**, all specialty medications must be filled with a participating [CVS Specialty®](#) pharmacy. Specialty medications may not be filled at participating retail pharmacies, or the member will be responsible for paying the entire cost. It is important to note that many specialty medications are often not readily available at a retail pharmacy and would require additional action.