

December 7, 2009



Dear

We'd like to tell you about some important changes to your prescription benefit plan that will start **January 1, 2010**. These changes are designed to help you and Northern Illinois Benefit Fund keep drug costs down and to offer you convenience and choice.

New plan choices

Now you have more options to choose from when filling your prescriptions. This chart shows your copay/coinsurance for each option. Keep this letter so you can refer to it when you decide where to fill your prescriptions.

Your Copay/Coinsurance Summary		
	Any network pharmacy Up to a 30-day supply	Maintenance Choice: CVS/pharmacy or mail service Up to a 90-day supply
Generic drugs	10% (\$5 minimum)	\$15
Brand with no generic available	10% (\$10 minimum)	\$30
All other drugs	10% (\$10 minimum)	\$30
Fill limit for long-term medications	Coverage for 3 fills only	No limit

Delivery or pick-up: introducing Maintenance Choice®

If you are taking a long-term* medication, now you can choose to receive your 90-day** supplies by mail through CVS Caremark Mail Service Pharmacy or to pick them up at a CVS/pharmacy near you. Whether you choose delivery or pick-up, you will pay the same copay[†]. This choice is being offered to you by Northern Illinois Benefit Fund as a way to help you save money.

To learn how to get started with Maintenance Choice, please see the enclosed program summary.

Fill limit for long-term medications

Your plan allows three 30-day fills of long-term medications at any pharmacy in our network. After that, your plan will cover long-term medications only if you have 90-day supplies filled through mail service or at a CVS/pharmacy. If you continue to have 30-day supplies filled, your plan will not pay for them.

With Maintenance Choice, you can avoid paying more for your long-term prescriptions. All you need to do is have 90-day supplies filled through mail service or at a CVS/pharmacy.

Questions? Visit www.caremark.com or call us toll-free using the number on the back of your Prescription Card. We are here to help you save on your prescriptions.

Sincerely,

Your Customer Care Team
CVS Caremark

*A long-term medication is taken regularly for chronic conditions or long-term therapy. A few examples include medications for managing high blood pressure, asthma, diabetes or high cholesterol.

**Actual quantity may vary depending on your plan.

†Copay, copayment or coinsurance means the amount a plan participant is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, or a fixed amount or other charge, with the balance, if any, paid by the Plan. Prices may vary between mail service and CVS/pharmacy due to dispensing factors, such as applicable local or use taxes.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.
5287-9004M140 1002



Use Maintenance Choice to Fill Your Long-Term Medications

Maintenance Choice offers you choice and savings when it comes to filling long-term* prescriptions. Now you have two ways to save:

CVS Caremark Mail Service Pharmacy:

- Enjoy convenient home delivery
- Receive your medications in private, tamper-resistant and (when needed) temperature-controlled packaging
- Talk to a pharmacist by phone

CVS/pharmacy:

- Pick up your medication at a time that is convenient for you
- Enjoy same-day prescription availability
- Talk with a pharmacist face-to-face

Plus, you can easily order refills and manage your prescriptions anytime at www.caremark.com.

To Get Started

The following chart provides detailed steps to help you start enjoying all the benefits of Maintenance Choice.

IF YOU WOULD LIKE...	THEN...
To continue with mail service	You don't have to do anything. We'll continue to send your medications to your location of choice.
To pick up at CVS/pharmacy	Please let us know. You can do so quickly and easily. Choose the option that works best for you: <ul style="list-style-type: none"> • Register by logging into Caremark.com to select a CVS/pharmacy location for pick up • Visit your local CVS/pharmacy and talk to the pharmacist • Call us toll-free using the number on the back of your Prescription Card, and we'll handle the rest
To sign up for mail service for the first time	You can do so easily online or by phone <ul style="list-style-type: none"> • Register or log into Caremark.com, select "Start a New Prescription," then click on "FastStart®" • Call FastStart toll-free at 1-800-875-0867. We'll handle the rest
More information	Give us a call. Use the phone number on the back of your Prescription Card to call us toll-free.

Before you reach your 30-day fill limit and your out-of-pocket cost increases, we will contact you to help you get started with Maintenance Choice. We'll then help you get a 90-day** prescription from your doctor so you can choose to fill it through mail service or at a CVS/pharmacy.

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