

## Avoid a Breakdown – It's Time to Tune Up Your Benefits Engine!

Since your 2007 Annual Enrollment opportunity is right around the corner, now would be a great time to make sure everything is geared up and ready to go!

Here's a list of all the items you should "tune up" before Annual Enrollment begins:

- **Check your address in Employee Self Service (ESS)** and make sure everything is correct. Again this year, the Benefits Department will be preparing Personalized Reports to assist you in understanding your benefit options/premiums, and these will be mailed to your home. You can verify and make changes to your home address through Employee Self Service by going to <http://hr.caremark.com>. From there you will be able to access information on everything from your address, to your paycheck, to your benefits summary.
- **If you do not know your login information for Self Service, contact Frontline Services** at 1-800-773-4003. Call now though, because wait times will be longer once Annual Enrollment begins. Click here to view the [Self Service Instructions](#).
- **Also housed within ESS, you can verify who you have listed as a beneficiary and/or dependent**, and verify that you have the correct Social Security Number(s) and Date(s) Of Birth entered. *Having the correct information can make your enrollment run more efficiently* and may prevent errors and delays in the processing of your 2008 elections. This information can be verified by accessing *Employee Self Service>Benefits>Dependent/Beneficiary Info*. If you find an error, please contact the Caremark Benefits Center at 1-888-769-1717, and they can make the correction for you.
- **In the event of your death, have you assigned a beneficiary** for the 401(k), Employee Stock Purchase Plan (ESPP), or the Caremark Life Insurance plans (Life, Business Travel Accident, AD&D, etc.)?
  - To designate a beneficiary with **The Principal** for your 401(k) account, simply access your account online at [www.principal.com](http://www.principal.com), select **Make Changes** from the top navigation and then click the link to **Designate a Beneficiary**.
  - To designate a beneficiary for your ESPP shares held at AST, you must complete a Beneficiary Designation form, which can be found [here](#). Once completed, send the completed form back to the Caremark Benefits Center at 2211 Sanders Road, Northbrook, IL 60062.  
To designate a beneficiary for the new ESPP administered by Mellon Investor Services, click [here](#), and return the completed form to CVS Caremark Human Resources Services, P.O. Box 1135 Woonsocket, RI 02895-9988.
  - Finally, in order to designate a beneficiary for the Caremark Life Insurance plans, you should prepare now so that you can easily designate

your beneficiaries during your online enrollment. You may also complete a “hard copy” Beneficiary Designation form which can be found [here](#). Once completed, this form should be mailed to the Caremark Benefits Center at 2211 Sanders Road, Northbrook, IL 60062.

- **Have you checked the balance in your Health Care or Dependent Care Flexible Spending Accounts recently?** Log on to [www.mycoventryhealth.com](http://www.mycoventryhealth.com) to review your HCFSA and DCFSA accounts. Please keep in mind that HCFSA and DCFSA contributions are on an annual “use it or lose it” basis, per IRS regulations. The deadline to incur expenses in these 2007 plans is December 31, 2007. Please [click here](#) to view a list of eligible and ineligible HCFSA expenses.
- **Have you reviewed your medical claims experience for 2007?** By doing so, you may have a better idea of which medical plan best suits your needs. Examine what you are paying in premium against your total medical expenses to ensure you are not over- or under-insured for your individual needs. To do so, visit [www.mycoventryhealth.com](http://www.mycoventryhealth.com), and enter the login ID CMB. From there you can access the secure “My Account” area. If you are a first time visitor to “My Account”, you will need to register and you will receive your login information in the mail within 4-6 days. If you have already registered, log in to your account, and click on “Your Claims Information.” Your recent claims will appear on the screen, and you can review the details of your claim by clicking on the claim number. You can also review annual accumulator information, such as deductibles and out-of-pocket amounts.
- **Have you estimated what your 2008 health care expenses might be?** Use the Subimo Coverage Advisor Tool to help you estimate your and your family's health care expenses. Then, based on the information you have entered, the tool will help you compare the costs of the various medical plans offered in 2008.