

LatitudeTM Discount-Only Drug Card

Included with the Latitude base plan medical coverage is a discount-only drug card. This card can be used at network retail pharmacies for preferred pricing on select generic and brand name drugs. This is a discount-only drug card. There are no benefits paid under the policy with the exception of prescription drugs for certain state-mandated conditions (see below).

To utilize the Discount Card program:

1. Present both your CVS|Caremark discount pharmacy card and prescription to a CVS|Caremark National Network participating pharmacy. Your CVS|Caremark discount pharmacy card will work for both new and existing prescriptions.
2. Your pharmacist will tell you the preferred price of your medicine. Not all prescriptions will receive a discount.
3. Prescription drugs used to treat specific conditions (listed below) may be eligible for coverage and applied to your deductible (subject to your benefit percentage). You will need to pay for these prescription drugs and submit your receipts for coverage consideration to:

American Community Mutual Insurance Company
Attn: Claims Department
39201 Seven Mile Road, Livonia, MI 48152-6672

State-Mandated Conditions Eligible for Coverage

Arizona	Diabetes	Missouri	Diabetes Formula and Low Protein Modified Food Products
Illinois	Amino Acid Based Formulas Diabetes Infertility (for groups with 25 or more full-time employees)	Nebraska	Diabetes Serious Mental Illness (for groups with 15 or more employees)
Indiana	Diabetes Metabolic Disease Formulas	Ohio	Diabetes Mental Health
Iowa	Diabetes		
Michigan	Diabetes Substance Abuse		

Benefits are based on the state in which the employer is located and may be subject to other limitations, reductions or exclusions. Please refer to your certificate to determine whether or not benefits are payable for the above conditions.