

Get the most from your Part D coverage

Your Medicare prescription drug
plan handbook

SilverScript®

[SilverScript.com](https://www.SilverScript.com)

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What's inside?



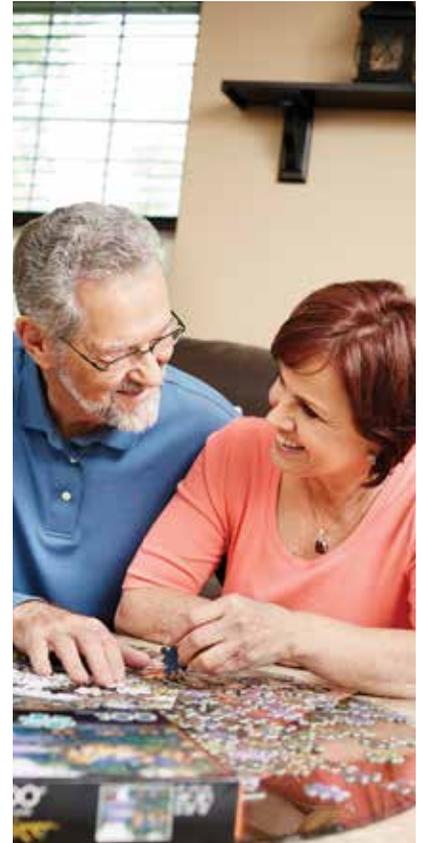
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Your prescription coverage

Welcome to SilverScript

Thank you for choosing SilverScript (PDP). Get off to a great start by using this handbook to become familiar with our tools, resources and convenient services. They'll help you get the most value from your plan.

Get started



Let's walk through your prescription drug plan,
so you can understand your benefits.

Get off to a great start by following two easy steps.

1

Step 1: Know your plan coverage

You can find complete benefits information for your prescription drug plan in your Evidence of Coverage (EOC). It has detailed information on your coverage, costs and rules you need to follow. You can view your EOC at **SilverScript.com**.

2

Step 2: Know your prescription drug coverage

Our prescription drug list—or formulary—shows:

- Prescription drugs we cover
- The tier a prescription drug is on—generally, the lower the tier, the less you pay
- Prescription drug requirements or limits
- Mail-order availability

Your plan's full formulary is available online to access, download or print at any time. Visit the *Documents Library* on **SilverScript.com** to access plan documents and forms. Or call the number on the back of your member ID card for assistance.

GET STARTED

Get started with your Member ID card

Your member ID card will be mailed separately from your Welcome Kit. Begin using it to fill prescriptions on the day your coverage takes effect. You'll need your member ID number, found on the front of your card, to register for your **Caremark.com** account or to order medication. For your convenience, the toll-free number for SilverScript Customer Care is printed on the back of your member ID card.

SilverScript®

Prescription Drug Plan Administered by
CVS Caremark Part D Services, LLC

RXBIN: 004336

RXPCN: MEDDADV

RXGRP: RXCVSD

ISSUER (80840): 9151014609

ID: G01234567

NAME: JOHN Q SAMPLE

MedicareRx
Prescription Drug Coverage X

S5601 016

Manage your plan at SilverScript.com

SilverScript.com is your go-to location for plan support.

On **SilverScript.com** you can:

- Find a Preferred or Standard Network pharmacy
- Make a one-time premium payment
- Access and print plan documents and forms

Visit **SilverScript.com** today to learn more about your benefits and plan features.

Sign up for your password-protected Caremark.com account

SilverScript has selected **Caremark.com** as your personal prescription management website. With your secure **Caremark.com** account, you can access tools that make managing your medications easier:

- Find pricing for drugs covered by your plan
- Research alternative drug options that might save you money
- View your Explanation of Benefits
- Sign up for convenient delivery by mail of 90-day supplies of the medications you take regularly

Visit **Caremark.com** and register for your new member account. You can then access tools and information that will help you make the best decisions about your medications.

Help is a call away

Just call Customer Care at the number on your member ID card. We're happy to help.



Your prescription coverage



Have a new prescription? Need to find a pharmacy?

We've got you covered.

Save at preferred pharmacies

Members generally save money by using a preferred pharmacy.

SilverScript prescription drug plan members have access to a national network of more than 65,000 in network pharmacies and more than 23,500 preferred options.



Did you know?

Generics generally cost less and are just as safe and effective as brand-name medications. Check with your doctor to see if a generic prescription drug is right for you. Also, there are no deductibles for Tier 1 and 2 generic drugs.



Quick tip: You can search for a network pharmacy, including a preferred pharmacy. Reference the pharmacy directory inside your welcome kit or visit us online at [SilverScript.com](https://www.silver-script.com).



Find a network pharmacy near you

With limited exceptions, you must use a network pharmacy for your prescription drug coverage. To find a pharmacy in your network, visit **SilverScript.com**.

Using a preferred pharmacy for your prescription drugs may help you save money.



Ask your doctor for a 90-day supply of medication

Are there medications you take every day to maintain your health? For certain long-term maintenance drugs, a 90-day supply may mean:

- Less chance you'll forget to refill your prescription
- Fewer trips to the pharmacy



CVS Caremark Mail Service Pharmacy™

Try 90-day supplies by mail from CVS Caremark Mail Service Pharmacy

Delivery by mail from CVS Caremark Mail Service Pharmacy is a safe, convenient way to receive 90 day supplies of the medications you take regularly. Your medications are delivered right to your home in discreet, tamper-proof packaging. And, there's no cost for standard shipping anywhere in the U.S.! You'll also enjoy these advantages:

- **\$0 copays on Tier 1 drugs²**
- Easy-to-use online tools for ordering and tracking your medication refills on **Caremark.com**
- Secure orders checked by pharmacists who can answer questions about your medications
- Licensed pharmacists verify prescriptions before shipping and are available to answer questions about your medications

Quick tip: Ask your doctor to send an electronic prescription (e-prescribe) to CVS Caremark Mail Service Pharmacy™. Give your doctor this number to send your prescription to us: NPI 1881952851.

¹The typical number of business days after the mail order pharmacy receives an order for you to receive your shipment is up to 10 days. Enrollees have the option to sign up for automated mail order delivery. If your mail order drugs do not arrive within the estimated time frame please contact us toll-free at 1-866-235-5660, 24 hours a day, 7 days a week. TTY users call 711.

²Choice Members: CVS Caremark Mail Service Pharmacy allows for the convenient delivery of your drugs on a 90-day supply—Tier 1 at \$0. Plus Members: CVS Caremark Mail Service Pharmacy allows for the convenient delivery of your drugs on a 90-day supply—\$0 Tier 1 continuing through the Coverage Gap. \$0 copays on 90-day supplies of Tier 1 drugs also available at retail.



CVS Caremark Mail Service Pharmacy™ provides extra support for complex medical conditions

Specialty medicines help people with complex conditions. These medications often require special shipping or storage. With CVS Caremark Mail Service Pharmacy™ medicine and support services, you'll get reliable and secure delivery to your home or any other location you choose.

To learn more, call **1-800-237-2767 (TTY: 711)**. You can talk with someone 24/7.

Or visit **CVSSpecialty.com**.



Why tiers matter: Check what your prescription drugs will cost you

To check the cost of your prescription drug, you need to know what tier it's on. Your formulary drug list tells you the tier. Generally, the lower the tier, the less you pay. Your EOC shows you the drug cost for each tier. Talk to your doctor about covered alternatives on a lower tier. And be sure to bring your formulary along.



Formulary 101

How to read a formulary (drug list)

Your formulary is the key to helping you understand:

- The prescription drugs covered by your plan
- The tier level of each drug — drugs in different tiers may have different costs
- Any special rules you'll need to follow to have certain drugs covered — like prior authorization, quantity limit or step therapy

Locate your formulary

Find it at **SilverScript.com**.

Your formulary will include a table similar to this one:

| Drug name | Drug tier | Requirements/limits |
|--------------------|-----------|------------------------------|
| <i>sample_drug</i> | 1 | NM |
| SAMPLE_ DRUG | 4 | QL (30 EA per 30 days) NM |

You'll notice drug names are either in ***italics*** or **CAPITAL** letters. These mean:

- Italics*** — generic drugs that generally have lower copays and costs
- CAPITALS** — brand-name drugs that generally have higher copays and costs

What does NM mean?

The drugs that are *not* available through the plan's mail-order service are marked as "NM" for not available at mail in our Drug List.

Find your prescription drugs

There are two ways to find drugs in the formulary:

- Search by **category**. For example, *Omeprazole* is under "Gastrointestinal agents."
- Search by name in the **index**. The drugs in this section are listed alphabetically.

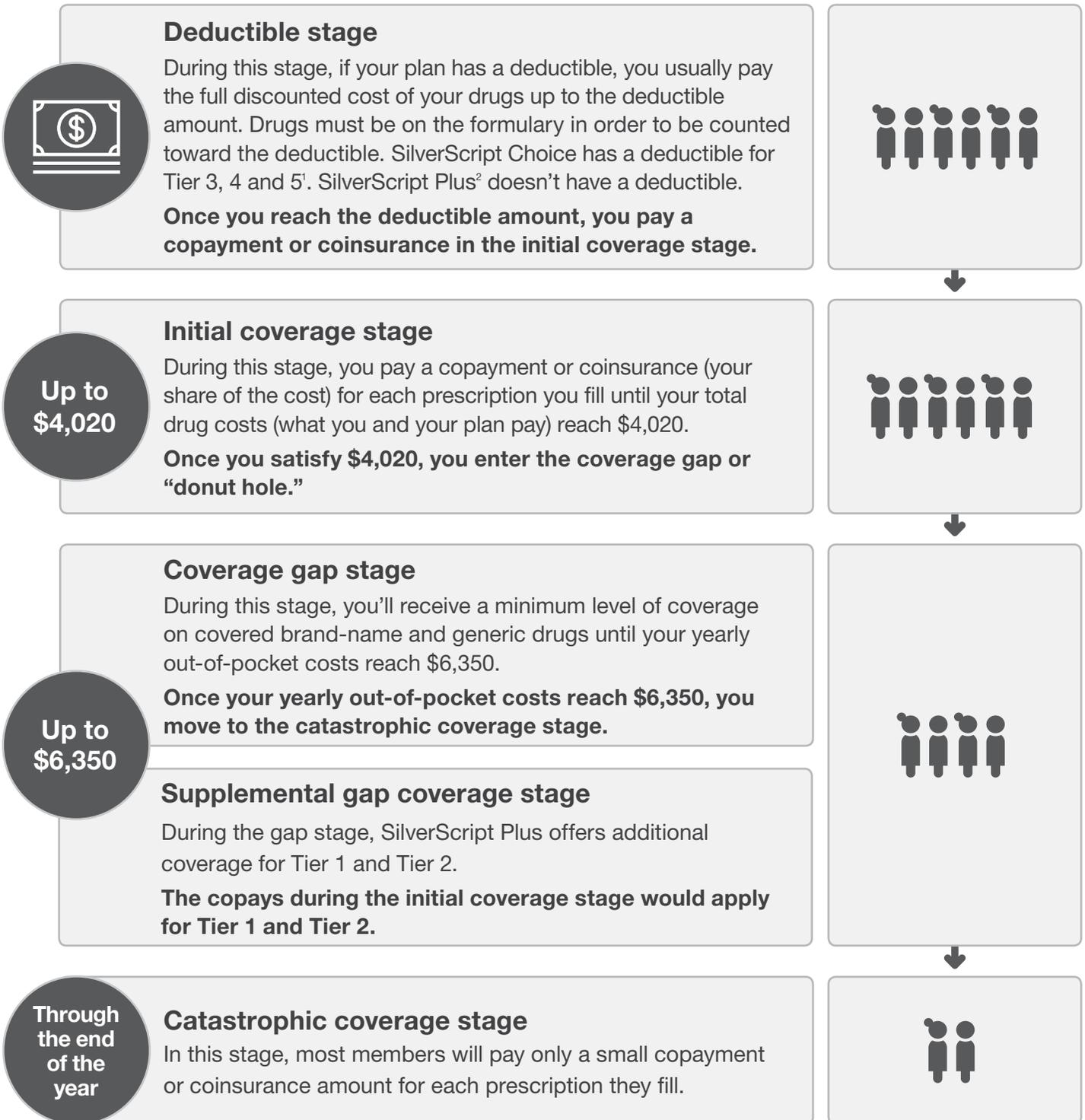
Check if your drugs have coverage rules

For some drugs, you have to follow special rules before we can cover them. If a drug has a special rule, talk with your doctor about your options.

- Step therapy:** You'll need to try certain drugs first before we'll cover this option. A drug like this will have "ST" in the "Requirements/limits" column.
- Prior authorization:** Your doctor needs to get approval from us before we cover the drug. A drug like this will have "PA" in the "Requirements/limits" column.
- Quantity limit:** There is a limit on the amount of the drug that we cover. A drug like this will have "QL" in the "Requirements/limits" column.

Quick tip: Reference your formulary when you work with your doctor. It can help your doctor prescribe drugs covered by your plan. You can find your formulary online at **SilverScript.com**.

Understanding drug payment stages*



Have questions about drug payment stages? Just call us. We're here to help.

*See EOC for more details.

¹Deductible amounts for Tiers 3 through 5 vary by region.

²Plus plan not offered in Alaska

Easy premium payment options

You can choose worry-free automatic premium payments

Automatic premium payments are convenient and effortless. Choose any of our three automated payment options and say goodbye to checks, postage and due dates. For your convenience, you can choose to have your payment:

- Deducted from your Social Security or Railroad Retirement Board benefit payments
- Withdrawn directly from your checking or savings account
- Charged to your debit/credit card

To get started with automatic premium payments, access the self-service payment portal at <https://www.SilverScript.com> and click on “Pay your premiums” or call us toll free at **1-866-824-4055**, 24 hours a day, 7 days a week. **(TTY: 711)**

If you prefer to continue receiving your monthly invoice by mail, you can make a one-time online payment at **SilverScript.com**, using an e-check, credit card or debit card. You can also pay by cash, credit card or debit card at any CVS Pharmacy®* or pay your bill with a check or money order by mail.

Premium bill FAQs

Q. When can I expect to receive my first premium invoice?

Your first invoice may take up to 45 days after your coverage effective date to arrive. Your payment is not due until you receive your invoice.

Q. When are premium payments due?

SilverScript plan premium payments are due on the 1st of each month. If you select one of our convenient automatic premium payments through your bank account or credit card, your payment will be processed between the 8th and 10th of each month.

Q. I signed up for automatic payments, but I received an invoice in the mail. What should I do?

Please continue to pay your premium invoices until you stop receiving them. It may take two months or more for automatic payments to begin.



*Service not available at CVS Pharmacy at Target® locations.

Your path to better hearing starts here

Hearing aids start at \$600 each.

SilverScript members can save on the cost of hearing aids with NationsHearing. NationsHearing can test your hearing and help you select a comfortable, nearly invisible hearing aid that fits your lifestyle. Top quality hearing aids from major manufacturers are available at the best and lowest prices. Guaranteed!



Program Features:

- Annual hearing exam at no cost
- Access to a nationwide network of 3,600+ trusted providers
- Brand-name hearing aid makes and models available from all major manufacturers
- Unbeatable pricing and a 60-day, 100% money-back guarantee
- Concierge service by dedicated Member Experience Advisors
- Follow-up care management and three complimentary adjustments
- 3-year repair warranty
- 3 years of batteries included at no cost
- One-time replacement coverage for lost, stolen or damaged devices
- 12- and 18-month financing options available with 0% APR, no money down

Call **877-450-8888 (TTY:711)** or visit **www.nationshearing.com/silverscriptsitesite**.
Member Experience Advisors are available to assist you Monday through Friday, 8 AM –8 PM ET.

The products and services described are not a plan benefit.



Your healthy goals checklist

What motivates you to be your best? How do you overcome obstacles? What inspires you?

We all have different ways of tackling our healthy goals. Research shows that you become 42 percent more likely to achieve your goals and dreams by simply writing them down on a regular basis.¹

So take a moment to jot down your healthy goals. It could be something as simple as “I want to start taking yoga” or “I want to get seven to eight hours of sleep every night.”

Have a wedding coming up? Maybe you want to add 30 minutes of brisk walking a day so you’ll feel energized to dance the night away.

Are you a lifelong runner? Or just trying something new with your doctor’s approval? Set a goal to participate in a 5K walk or run in your neighborhood.

Feeling like your fridge is getting a little stale? Make a healthy choice to cook more at home throughout the week.

**There’s no healthy goal too big or small.
And we’ll be there to help you every step of the way.**

¹Morrissey, Mary. The power of writing down your goals and dreams. The Huffington Post. December 6, 2017. Available at: huffingtonpost.com/marymorrissey/the-power-of-writing-down_b_12002348.html. Accessed August 16, 2018.

Insurance 101

Key terms

Coinsurance

The percentage of the cost of a drug that you pay after you meet your deductible but before you meet the plan's out-of-pocket maximum. Coinsurance is usually a percentage (for example, 20 percent)

Copayment (or copay)

This is a set amount you pay at the pharmacy when you purchase covered drugs. Copays are usually a set amount (for example, \$10 for a prescription drug).

Cost sharing

These are amounts that your plan may require you to pay for your covered prescription drugs. Examples of cost sharing can include a deductible, copayment or coinsurance.

Deductible

This is the amount some plans require you to pay for covered prescription drugs before the plan starts to pay.

True out-of-pocket (TrOOP) cost

This is the amount you pay for covered Part D drugs that counts toward your drug plan's out-of-pocket threshold. Your yearly deductible, coinsurance or copayments, and what you pay in the coverage gap all count toward this out-of-pocket limit. The limit doesn't include the drug plan's premium.

Premium

This is the amount you pay to your plan for coverage.

Total drug cost

This is the amount of money both you and the plan spend on a covered prescription drug.

Your privacy is important to us. SilverScript employees are trained regarding the appropriate way to handle your private health information.

For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. The typical number of business days after the mail order pharmacy receives an order for you to receive your shipment is up to 10 days. Enrollees have the option to sign up for automated mail order delivery. If your mail order drugs do not arrive within the estimated time frame please contact us toll-free at 1-866-235-5660, 24 hours a day, 7 days a week. TTY users call 711.

The formulary and or pharmacy network, may change at any time. You will receive notice when necessary.

SilverScript Choice's pharmacy network includes limited lower cost, preferred pharmacies in: rural Alaska. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your member ID card or consult the online pharmacy directory at **SilverScript.com**.

SilverScript®

[SilverScript.com](https://www.SilverScript.com)