

New Member Reference Guide

Your guide to getting the most from your Part D coverage.

What's Inside:

Get started with your plan	2
Manage your prescriptions online	3
SilverScript network pharmacies	4
The Medicare Coverage Gap	5
Premium payment options	6
Your plan's formulary	7
Discounts on hearing aids from Beltone™	8



We're always here for you

-  Call us toll free at **1-866-235-5660**
(TTY: **711**) 24 hours a day, 7 days a week.
-  Or visit **SilverScript.com**

Welcome to SilverScript

Thank you for choosing SilverScript (PDP). Get off to a great start by using this New Member Reference Guide to become familiar with the tools, resources and convenient services that will help you simplify your coverage and get the most value from your plan.

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 will need your ID number, found on the front of your card, to register for your Caremark.com account or order medication supplies by mail. For your convenience, a toll-free number for SilverScript Customer Care is printed on the back of your 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

Member ID Number

Go Digital!

Look for this mouse symbol for online tools that make managing your account easy.



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 to access tools and information that will help you make the best decisions about your medications.

Go Paperless! Access your Explanation of Benefits online



Paperless Explanation of Benefits (EOB) statements are convenient and worry-free. Your EOBs are stored safely in your password-protected Caremark.com account where you can access them at any time.

- **Stay organized** — Caremark.com keeps up to 36 months of your EOBs neatly organized by month and year.
- **Access your information anywhere** — Whether you need it at the pharmacy, your doctor's office or while you're out of town, your EOB is available with just a few clicks.
- **Keep your information secure** — Your statements are safely stored in your password-protected account, so there's no paper clutter and no shredding necessary.

Log in to your Caremark.com account today to get started. You can change back to paper statements at any time.

Stay Informed!



Sign up to receive information about your SilverScript membership by email, including links to tools and features available to help manage your plan and helpful suggestions that may save you money. Call Customer Care at the toll-free number printed on the back of your Member ID card to get started.



SilverScript Network Pharmacies

SilverScript's nationwide pharmacy network includes more than 66,000 locations that will accept your coverage, including CVS Pharmacy®, Walgreens®, Walmart®, Sam's Club®, thousands of regional, independent and grocery store pharmacies and CVS Caremark Mail Service Pharmacy.

Retail Pharmacy Networks

Save up to 50% when you choose a Preferred Network Pharmacy

You can save up to 50% by choosing to fill prescriptions at a Preferred Network Pharmacy.¹

SilverScript Choice (PDP) Preferred Pharmacy Network
More than 27,000 pharmacies, including all CVS Pharmacy locations and thousands of regional and local independent pharmacies.

SilverScript Plus (PDP) and SilverScript Allure (PDP)² Preferred Pharmacy Network
More than 40,000 pharmacies, including all CVS Pharmacy locations, Walgreens and thousands of regional and local independent pharmacies.

You can find Standard and Preferred pharmacy locations by using the *Pharmacy Locator* on SilverScript.com, or in the 2019 Pharmacy Directory included in your Welcome Kit (P indicates a Preferred Network Pharmacy).



It's easy to transfer your prescriptions and begin saving

To transfer to any Preferred Network Pharmacy, call or visit the location where you would like to fill your prescriptions.

To transfer to a CVS Pharmacy location, you can also call 1-800-287-1566, weekdays 9:00 am to 9:00 pm or Saturday 10:00 am to 6:30 pm EST to speak with a specialist who will handle all the details for you. (TTY: 711)

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.³ You'll also enjoy these advantages:

- **Save with \$0 copays and additional discounts on 90-day supplies of eligible drugs.⁴**
- 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

Get started with 90-day refills by mail today



Sign in to your **Caremark.com** account. Click on *Prescriptions*, then select *Start Mail Service* from the menu. Click on *Request a New Prescription* and follow the easy instructions



Call Customer Care toll free at **1-866-235-5660**, 24 hours a day, 7 days a week (TTY: 711)

Understanding the Medicare Part D Coverage Gap

All Medicare Part D plans have four stages of coverage. The cost of your drugs throughout the year is influenced by which stage you are in and the plan you have selected.

If you take multiple medications, or your prescriptions are expensive, you may reach the third stage of Medicare Part D coverage, known as the Coverage Gap. Some people are surprised by an increase in out-of-pocket costs in the Gap, so it's important to understand what it might mean for you.

Here is an explanation of how your Medicare Part D coverage works in each stage:

Four Stages of Medicare Part D

Deductible Stage

Most SilverScript members have no deductible, so your plan begins sharing the cost of your covered drugs the day your coverage starts. If your plan has a deductible on some or all of your covered drugs, you will pay the total cost of those drugs until you have paid the amount of your deductible.⁵

Initial Coverage Stage

During this stage, you usually pay a copay or coinsurance depending on which tier the drug falls in your plan's formulary. Many members remain in the Initial Coverage stage for the entire year.

If you and your plan spend \$3,820 on covered drugs in 2019, you enter the Coverage Gap.

Coverage Gap⁶ ("Donut Hole")

SilverScript Choice and Allure members—If you reach the Gap, you will pay 25% of your plan's cost for covered brand drugs and 37% of the cost for covered generic drugs.

SilverScript Plus members—If you reach the Gap, you will continue to pay the same copay you paid in the ICL for Tier 1 and 2 drugs; for Tier 3-5 drugs, you will pay 25% of the cost for covered brand drugs and 37% of the cost for covered generic drugs.

You remain in this stage until your total prescription drug spend, plus manufacturer discounts on brand drugs while in the Gap, reaches \$5,100.

Catastrophic Coverage Stage

Once you reach the Catastrophic Coverage stage, you stay here through the end of your plan year and pay either \$3.40 for generic drugs and \$8.50 for brand drugs or 5% of the cost of the drug, whichever is higher.

Be sure to review your monthly Explanation of Benefits (EOB) to understand which stage you are in and evaluate whether you may be on track to enter the Medicare Coverage Gap. Visit SilverScriptOnline.com/Gap for an informative video and FAQs.

Easy Premium Payment Options

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 credit card

To get started with automatic premium payments, call us toll free at 1-866-824-4055, 24 hours a day, 7 days a week, and speak with one of our Customer Care representatives. (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.⁷ 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.

Reading Your Plan's Formulary

Check your plan's formulary for drug coverage information

Your plan's formulary lists the drugs covered by your plan. Included for each drug are the drug name, covered dosages, the tier designation that determines your cost for the drug and any requirements or limits on its coverage. Be sure to take this document with you when you visit your doctor to help you make informed decisions about your treatment.

Drug Category	Drug Name	Drug Tier	Drug Requirements/Limits
ANALGESICS GOUT	acetaminophen w/ codeine 300-15mg QL (400 tabs / 30 days)	X	XX
	acetaminophen w/ codeine 300-30mg (generic of TYLENOL/CODEINE #3) QL (360 tabs / 30 days)	X	XX
	acetaminophen w/ codeine 300-60mg (generic of TYLENOL/CODEINE #4) QL (180 tabs / 30 days)	X	XX
	acetaminophen w/ codeine soln QL (2700 mL / 30 days)	X	XX
	BUTRANS QL (4 patches / 28 days)	X	XX XX
	tramadol hcl tab 50 mg	X	XX
	allopurinol tab (generic of ZYLOPRIM)	X	
	colchicine w/ probenecid	X	
	COLCRYS QL (120 tabs / 30 days)	X	XX
	MITIGARE QL (60 caps / 30 days)	X	XX
NSAIDS	probenecid	X	
	ULORIC	X	XX
	celecoxib (generic of CELEBREX) CAPS 50mg QL (240 caps / 30 days)	X	XX
	celecoxib (generic of)	X	XX

For your convenience, 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.

Save on Prescription Drug Costs

Consider choosing lower-cost drugs for your treatment

SilverScript plans offer coverage for more than 3,400 drugs, and in many cases offer coverage for multiple drugs that treat the same condition. This means that a less expensive brand or generic medication may be covered and appropriate for your treatment.

Discuss all your treatment options with your doctor to ensure you are taking the medications that best fit both your health needs and your budget. If your doctor chooses to change your treatment, he or she will need to provide you with a new prescription.

Check drug coverage and prices online



- Before your coverage begins, use the Drug Pricing Tool on SilverScript.com
- After your coverage begins, log in to your Caremark.com account and click on *Check Drug Cost & Coverage*

Crystal Clear Savings



SilverScript members save up to 55% on Beltone products

Beltone®, a leading hearing care provider from the Nation's Hearing family, is offering SilverScript members a discount of up to 55% on the full suite of Beltone products. The program includes a FREE hearing test and discounts on hearing aids. Purchase price includes hearing aid(s), professional fitting and three follow-up visits through Beltone's extensive network of highly-qualified hearing care professionals. In addition, each hearing aid purchase includes:

- 60-day, 100% money back guarantee
- Three-year manufacturer repair warranty (with one-time lost, stolen and damaged coverage)
- Three-year battery supply (up to 48 batteries per year per hearing aid)
- Financing options
- Centralized patient intake, billing, customer service and helpline

Visit [SilverScript.Beltone.com](https://www.SilverScript.Beltone.com)
or call Beltone toll free
1-877-450-8888

**9 a.m. to 9 p.m. ET to
schedule your appointment
for a free hearing test**



Discounts and services described are available at participating locations only. In the event a Beltone provider is not available, members will be referred to a provider with comparable products. The products and services described are not a plan benefit.

¹ Percent savings based on preferred vs. standard pharmacy copays. Savings may vary by plan, state, drug tier and coverage stage. Call customer care for specific pricing on your medications. Preferred Pharmacy Network not available for Alaska residents.

² SilverScript Plus and Allure plans not available in Alaska.

³ 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.

⁴ Choice Members: \$0 copays available on 90-day supplies of Tier 1 drugs through CVS Caremark Mail Service Pharmacy in the Initial Coverage Stage. 16% savings available on 90-day supplies of Tier 2 and 3 drugs through CVS Caremark Mail Service Pharmacy during the Initial Coverage Stage compared to three 30-day supplies. In Alaska, savings up to 16% for 90-day supplies in the Initial Coverage Stage applies to Tier 2 drugs at CVS Caremark Mail Service Pharmacy. Plus Members: \$0 copays available on 90-day supplies of Tier 1 and 2 drugs through CVS Caremark Mail Service Pharmacy during the Initial Coverage and Coverage Gap stages. 16% savings available on 90-day supplies of Tier 3 drugs through CVS Caremark Mail Service Pharmacy during the Initial Coverage Stage compared to three 30-day supplies. Allure Members: \$0 copays available on 90-day supplies of Tier 1 drugs through CVS Caremark Mail Service Pharmacy in the Initial Coverage Stage. 16% savings available on 90-day supplies of Tier 2 drugs through CVS Caremark Mail Service Pharmacy in the Initial Coverage Stage compared to three 30-day supplies. Savings for all plans may vary for those receiving Extra Help.

⁵ SilverScript Choice: members in CO, GA and TX have a \$0 deductible on drugs on Tiers 1 and 2, and a \$100 deductible on drugs on Tiers 3 - 5; members in AZ and SC have a \$0 deductible on drugs on Tiers 1 and 2, and a \$415 deductible on drugs on Tiers 3-5; members in AK have a \$415 deductible for drugs on all tiers. SilverScript Plus and Allure members have a \$0 deductible for drugs on all tiers..

⁶ SilverScript Choice and Allure Members: Approved Tiering Exceptions do not apply during the Coverage Gap stage. You will pay 25% of the cost for your covered brand drugs and 37% of the cost for your covered generic drugs. SilverScript Plus (PDP) Members: Approved Tiering Exceptions for drugs that adjudicate in Tiers 3 or 4 do not apply during the Coverage Gap stage. You will pay 25% of the cost for covered brand drugs and 37% of the cost for covered generics.

⁷ Plus plan members in Georgia may receive a payment booklet rather than a paper invoice by mail.

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary. This information is not a complete description of benefits. Call 866-235-5660 (TTY: 711) for more information. Your privacy is important to us. SilverScript employees are trained regarding the appropriate way to handle your private health information. SilverScript is a Prescription Drug Plan with a Medicare contract offered by SilverScript Insurance Company. Enrollment in SilverScript depends on contract renewal.