



2020 Prescription Drug Plan

SilverScript[®]
Medicare^{Rx}
Prescription Drug Coverage

The basics of Medicare

Important terms for understanding your insurance coverage



Premium

The monthly amount you pay for your Medicare coverage (you could have multiple premiums).



Deductible

The amount you are responsible to pay for covered health care services before your insurance plan starts to pay for most services.



Copayment

A set amount you may have to pay as your share of the cost for medical services, supplies or prescription drugs (usually a set dollar amount).



Coinsurance

The amount you may have to pay as your share of the cost for medical services, supplies or prescription drugs (usually a percentage).



Understanding Medicare Part D

Important terms for understanding your prescription drug benefits



Formulary	Drug tiers	Network	Transition process
A list of drugs covered by your plan.	Each drug belongs to a tier, which determines how much you'll pay for that drug.	The pharmacy options you have for getting your prescription drug	You may get a one-time fill of a drug that isn't covered on the formulary.

What you need to know about prescription drug coverage

Stage
1

Stage
2

Stage
3

Stage
4

Deductible	Initial coverage	Coverage gap	Catastrophic coverage
Until you have reached your deductible, you'll pay the full discounted cost for your covered drugs. Some plans have a \$0 deductible.	After you have reached your deductible, you'll pay only part of the cost for your covered drugs.	After you have paid a total of \$4,020, you'll pay only part of the cost for your covered drugs until you reach \$6,350.	Once you have paid \$6,350 you are out of the coverage gap, and you'll only pay a small amount for your covered drugs for the rest of the year.

See the Evidence of Coverage (EOC) for complete coverage information.



Welcome to an incredible pharmacy network



Over 65,000 pharmacies in our network

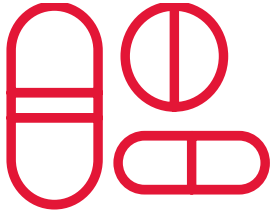


More than 23,500 offer preferred cost sharing



Find a full list of pharmacies near you with our online directory at: **SilverScript.com**

Preferred pharmacies



When you choose to get your drugs at one of these retail pharmacies, you'll typically pay a lower amount. We also have many local independent pharmacies.

Coborns

CVS Pharmacy

Dierbergs

Discount Drug Mart

Hy-Vee®

Price Chopper

Thrifty White

Walmart

Wegmans

Other pharmacies are available in our network



Important formulary tips

You can view our formularies at
SilverScript.com.

Sometimes our formularies change

- Be sure to verify your medications and their tiers when filling or refilling prescriptions.
- Call 1-866-362-6212 TTY(711) 24/7 to get more formulary information.

Medicare Part D late enrollment penalty



The Part D late enrollment penalty fee may be added to your Part D premium if you don't have creditable prescription drug coverage.

Note: If you get Extra Help, you don't pay a Part D late enrollment penalty.

It may apply, if you don't have creditable coverage when:

- Your initial enrollment period is over
- There's a period of 63 days or more in a row when you don't have Part D or other creditable prescription drug coverage

Your plan may also have these drug coverage rules:

Prior authorization (PA)

Some drugs require prior authorization. Your doctor must first show a medical need for you to use the drug before the plan will cover it.

Quantity limits

This places a limit on how much you can get at one time.

Step therapy (ST)

You must first try another drug on the plan's formulary before you can move up a "step" to a higher tier drug.

Need help with your Medicare costs? You may qualify.

You may qualify for **Extra Help** if you have limited income and resources

Extra Help is a Medicare program that helps pay some Medicare prescription drug costs, such as:

- Monthly plan premium
- Yearly deductible
- Coinsurance
- Copays
- Coverage gap



To see if you qualify:

Call 1-800-MEDICARE

(1-800-633-4227) (TTY: 1-877-486-2048)

24 hours a day/7 days a week or visit

www.medicare.gov

Call Social Security

1-800-772-1213 (TTY: 1-800-325-0778)

7 AM to 7 PM

Call your state Medicaid office

A woman with short grey hair and glasses, wearing a light green and white striped hoodie, is sitting at a kitchen counter. She is looking down at a tablet computer in her hands. In the background, there is a kitchen with white cabinets, a blue and white tiled backsplash, and a window looking out onto a residential area. A red banner is overlaid at the bottom of the image.

It's time to sign up



You may qualify if you:

- Are entitled to Medicare Part A and/or enrolled in Part B
- Live in the plan's service area
- Are in an enrollment period

If you have questions, a SilverScript representative is here to answer them.

What are Medicare star ratings?



Every year, Medicare evaluates plans based on a 5-star rating system.

The Centers for Medicare and Medicaid Services (CMS), rates plans on a scale of 1 to 5 stars, with 5 stars being the highest quality. They use information from member satisfaction surveys, health plans and health care providers to give overall performance star ratings to plans. CMS star ratings can help you compare plans based on quality and performance. You can find SilverScript plan star ratings in your area by visiting: [SilverScript.com](https://www.silverscript.com).

Plan designs

Benefits		SilverScript Choice	SilverScript Plus
Service area		50 States + DC	49 States + DC*
Premium Ranges		\$21.20 – \$58.20 [†]	\$56.70 - \$101.40 [†]
Deductible Ranges (T3 – T5)		\$215 - \$435 [†]	\$0
Cost Share (Prf / Std)	Tier 1	\$0 / \$5-\$7	\$0 / \$5
	Tier 2	\$1 / \$6-\$8	\$2 / \$10
	Tier 3	\$47	\$47
	Tier 4	35%-38% [†]	47%-50% [†]
	Tier 5	25%-29% [†]	33%
Gap coverage		Defined Standard	T1 – T2
Mail order		Preferred	Preferred
Pharmacy network		28k Preferred/65k Total	23.5k Preferred/65k Total

* SilverScript Plus plan not available in Alaska

[†] Premiums, deductibles, and cost share may vary by CMS region. Plan designs and service areas pending CMS approval and subject to change.

Thank you



SilverScript is a Prescription Drug Plan with a Medicare contract offered by SilverScript Insurance Company. Enrollment in SilverScript depends on contract renewal. The Formulary and Pharmacy network may change at any time. You will receive notice when necessary. Your privacy is important to us. SilverScript employees are trained regarding the appropriate way to handle your private health information. Members who get “Extra Help” are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. SilverScript Choice (PDP)’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, please call 1-833-526-2210 (TTY: 711), or consult the online pharmacy directory at www.silverscript.com.

SilverScript Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call toll-free 1-866-235-5660 (TTY: 711) 8 a.m. to 8 p.m., 7 days a week. ATENCIÓN: Si usted habla español, tenemos servicios de asistencia lingüística disponibles para usted sin costo alguno. Llame al 1-866-235-5660 (TTY: 711), las 8 a.m. a 8 p.m., los 7 días de la semana. 小贴士: 如果您说中文, 欢迎使用免费语言协助服务. 请拨1-866-235-5660 (TTY: 711). 一周7天, 每天上午八点至晚上八点随时受

See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

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