



Health Benefits



Putting the pieces together to improve your health

SilverScript®



IMPORTANT INFORMATION ABOUT YOUR PRESCRIPTION DRUG COVERAGE BEGINNING JANUARY 1, 2018

It is very important for you to read this information carefully. **SAVE ALL** information you receive from SilverScript about your retiree prescription drug coverage from State of Maryland Employee and Retiree Health and Welfare Benefits Program (the Program) for future reference.

SilverScript Employer Group Waiver Plan (EGWP) known simply as SilverScript **sponsored by the State of Maryland** is the prescription drug plan for State of Maryland Medicare-eligible retirees, **starting January 1, 2018**. This prescription drug plan is provided by SilverScript® Insurance Company which is affiliated with CVS Caremark®, the Program's pharmacy benefit manager.

Much of the information that SilverScript is sending you is required by Medicare. It refers to the Medicare Part D plan portion of your coverage only, not the additional coverage provided by the State of Maryland. Many of these documents use general language that is not specifically designed to communicate the State of Maryland's benefits. If you have any questions, please call SilverScript Customer Care at 1-844-460-8767, 24 hours a day, 7 days a week. TTY users should call 711.

KEY POINTS YOU NEED TO KNOW

- SilverScript is a Medicare Part D prescription drug plan with additional coverage from the State of Maryland that is an enhanced benefit as part of the Part D plan. There is no change in your benefits as a result of the change from Express Scripts Medicare to SilverScript Insurance Company, a CVS Health company.
- **You don't have to do anything** to enroll in the plan. You will automatically be enrolled by the State of Maryland.
- The effective date for your new coverage with SilverScript is January 1, 2018.
- There will be **no interruption** in your coverage as you are transferred from your current prescription drug plan to the new SilverScript plan. However, be sure to present your new ID card to your pharmacy when purchasing your first prescription on or after January 1, 2018. Cut up and throw away your old Express Scripts ID card after that date.
- You will continue to have **no deductible** for prescription drugs.

- You will pay the **same copayment** that you currently pay for prescription drugs through all the Medicare Part D coverage stages.
- You can continue to get your **prescriptions filled at your local network retail pharmacy or through the mail-order pharmacy.**
- You will be able to get up to a **90-day supply of your medication** at any network retail pharmacy.
- You will receive a **new ID card from SilverScript**. Do not use this new ID card until January 1, 2018.
- If your enrolled **spouse or dependent child has prescription drug coverage and is not eligible for Medicare**, he or she will **receive a new CVS Caremark ID card** to get his or her prescriptions filled beginning January 1, 2018.
- If you qualify for assistance to help you pay for your prescription drug premiums and costs, Medicare will tell the Plan how much assistance you will receive and SilverScript will mail you a monthly check representing the amount of the Medicare assistance for which you qualify.
- **You can be enrolled in only one Medicare prescription drug plan at a time.** If you decide to change plans and enroll in another Medicare prescription drug plan, or a Medicare Advantage plan with or without prescription drug coverage, you and any enrolled dependents will lose your prescription drug coverage through the State of Maryland.

WHAT YOU NEED TO DO

You don't have to do anything to be covered under the plan. You will automatically be enrolled in the plan. You will be contacted if information is needed to complete your enrollment. There are some things that you should do, or may need to do, to make sure you have the medications you need.

- **Open and read any information you receive from SilverScript.** You will be receiving letters, statements about your drug costs called *Explanation of Benefits*, and other information required by Medicare. Some of the materials will be for your information, but there may be letters that require you to take an action in order to keep your coverage. Please be sure to read all materials sent by SilverScript and to respond, as applicable.
- **Save all information you receive from SilverScript** for future reference.
- **Get your prescriptions refilled.** If you will need to refill your prescription in the near future, you may want to obtain your refill before January 1, 2018 (your effective date) to make sure you have enough of your medication during the transition to SilverScript.
- **Pay an additional premium, if required by Medicare.** If your income is over \$85,000 for an individual or \$170,000 for married filing jointly, Medicare requires that you pay an additional premium based on your income, called the Part D Income-Related Monthly Adjustment Amount (Part D-IRMAA). You will be notified by Social Security if this affects you. It is important that you pay this additional amount if required. If you do not pay it, Medicare will disenroll you from the plan. The State of Maryland will terminate your retiree prescription drug coverage based on this disenrollment.

INFORMATION TO EXPECT FROM SILVERSCRIPT

There are **three important mailings** you will receive from SilverScript:

The first mailing is the enclosed letter and *Summary of Benefits*

This letter explains that SilverScript is your new prescription drug plan and tells you that you will be enrolled automatically. **No action is required.**

It will also tell you that you have the choice to opt out of this plan. We are required by law to give you the chance to opt out of the plan.

- **If you opt out of SilverScript, you will lose all prescription drug benefits for which you are otherwise eligible through the State of Maryland.** If the retiree opts out of SilverScript, then his or her covered spouse and/or dependents (where applicable) will also lose prescription drug coverage.

The second mailing will include your Welcome Kit

It will be sent to you after you are enrolled in the plan. It includes:

- *Abridged Formulary (List of Covered Drugs)* – the list of the most commonly used drugs covered by the plan
- *Pharmacy Directory* – the list of network pharmacies
- *Evidence of Coverage* – details about the plan and your rights and responsibilities

The third mailing is your new SilverScript ID card

It will be sent in a separate mailing at the same time that your Welcome Kit is mailed. Begin using this card on January 1, 2018.

Questions about Medicare Part D, network pharmacies, the drugs covered by the plan, or any documents you receive from SilverScript?

Call SilverScript Customer Care at 1-844-460-8767, 24 hours a day, 7 days a week. TTY users should call 711.

Questions about eligibility, enrollment, or your premium?

If you have any questions regarding eligibility, enrollment or your premium, or how your State of Maryland prescription drug coverage will be affected if you are disenrolled from SilverScript, please call State of Maryland at 1-410-767-4775 or 1-800-307-8263, Hours of Operations are Monday through Friday, From 8:30 a.m. to 4:30 p.m., Eastern time. TTY users should call MD Relay 711.