



**SilverScript<sup>®</sup>**

# 2016 Plan Decision Guide

Your guide to making an informed Medicare Part D choice

SilverScript is a Prescription Drug Plan with a Medicare contract offered by SilverScript Insurance Company. Enrollment in SilverScript depends on contract renewal. Y0080\_12008\_ACQ\_2016\_v2 Approved

16-PG-CN

# All about prescriptions. **All about you.**

Since Medicare Part D began, SilverScript (PDP) has had one focus: to deliver Medicare prescription drug coverage that works well every day, in every way.



## SilverScript.

### Specializing in Medicare Part D so you don't have to.

Whether you're new to Medicare Part D, or want better coverage, SilverScript plans are well worth considering. Unlike other Medicare insurers, Part D is the only coverage we offer. So it isn't surprising that our name may not be familiar until you become eligible for Medicare. As you learn more about SilverScript plans, you'll understand why more than 4.4 million<sup>1</sup> people with Medicare use SilverScript to protect their savings against the cost of prescriptions.

## Medicare success. Celebrating 10 years.

The Medicare Part D program began in 2006 to help eligible Americans access and pay for their prescription drugs. As an approved plan sponsor, SilverScript<sup>®</sup> Insurance Company is proud to celebrate 10 years of working within the Medicare program to help improve the health of America's seniors and people with disabilities.



## Leading the way.

### Making prescription drug coverage better.

As part of the CVS Health family and as the nation's second largest<sup>2</sup> stand-alone Medicare Part D prescription drug plan sponsor, SilverScript is all about working to make your Medicare Part D work better for you.

- Nationwide network of pharmacies—over 66,000<sup>3</sup>, including CVS/pharmacy<sup>®</sup>, Walgreens, Target<sup>®</sup>, Rite Aid, Walmart, and thousands of local independent pharmacies.
- Affordable coverage—low monthly premiums, low copays and coinsurance plus a \$0 annual deductible.<sup>4</sup>
- 24/7 Customer Care—our commitment to always go the extra mile to ensure you have the peace of mind you want.

**LET'S SEE HOW SILVERSCRIPT WORKS FOR YOU—  
FOR COST, COVERAGE AND CONVENIENCE**





# Prescription plans designed to meet your needs.

## SilverScript **Choice (PDP)**

Comprehensive coverage with low copays.

## SilverScript **Plus (PDP)**

Providing additional benefits in the coverage gap plus preferred pharmacy savings.



You'll have the confidence you're covered, anywhere you go.

## Why SilverScript may make sense for you.

Finding the right Medicare Part D plan hasn't been easy. You've done your research and looked at many coverage options. It's time to choose the plan that works best for your needs and your budget. It's time for SilverScript...

**68,000**

network pharmacies<sup>3</sup> in the SilverScript Plus plan, over 66,000<sup>3</sup> in the Choice plan. It's nationwide convenience for you.

**3,200**

Medicare prescription drugs.<sup>5</sup> Brand name, generic, specialty—you're covered.

**24/7**

Customer Care. Like having your own personal Part D consultant, on call anytime!

**\$0**

annual deductible.<sup>4</sup> We start sharing costs with you on your very first prescription.

## More ways we're looking out to protect your health and savings.

- Affordable premiums—between \$11.40 and \$94.60 a month (see page 8 for your state).
- Offering convenient CVS/caremark Mail Service Pharmacy with standard no cost delivery for a 90-day supply.
- The same low copays and coinsurance at any SilverScript Choice network pharmacy, coast to coast. Save at home and on the go!
- 90-day prescription discounts<sup>6</sup>—with SilverScript, it's easy to save the way you want, in store or through the mail.

**NOW, LET'S SEE WHICH PLAN IS RIGHT FOR YOU**



**Easy ways to enroll or learn more:**



Call us toll free at  
**1-855-771-9286**  
(TTY: 711)

24 hours a day, 7 days a week.



Visit  
**SilverScript.com**  
or **Medicare.gov**

# Two comprehensive Part D plans.

## Both focused on protecting you.

## SilverScript Choice

You get affordable premiums, low copays and the convenience of a nationwide pharmacy network.

### ANNUAL DEDUCTIBLE

#### INITIAL COVERAGE

#### DRUG TIERS

**Tier 1\*** Preferred Generic

**Tier 2\*** Generic

**Tier 3\*** Preferred Brand

**Tier 4\*** Non-Preferred Brand

**Tier 5\*** Specialty

#### COVERAGE GAP (DONUT HOLE)

#### CATASTROPHIC COVERAGE

### \$0 DEDUCTIBLE

SilverScript Choice is a \$0 deductible plan,\* meaning your Initial Coverage stage begins the day your plan takes effect.

#### YOUR COPAYS (\$) AND COINSURANCE (%)

	Standard Pharmacy		Mail Service Pharmacy	
	30-day	90-day	Preferred	Standard
<b>Tier 1*</b> Preferred Generic	\$3.00 or \$5.00	\$7.50 or \$12.50	\$7.50 or \$12.50	\$9.00 or \$15.00
<b>Tier 2*</b> Generic	\$11.00– \$17.00	\$27.50– \$42.50	\$27.50– \$42.50	\$33.00– \$51.00
<b>Tier 3*</b> Preferred Brand	\$37.00– \$47.00	\$92.50– \$117.50	\$92.50– \$117.50	\$111.00– \$141.00
<b>Tier 4*</b> Non-Preferred Brand	42%–48%		42%–48%	
<b>Tier 5*</b> Specialty	33%	N/A	N/A	

You leave the Initial Coverage stage and enter the Coverage Gap when you have reached \$3,310 in total yearly drug costs (not including monthly premiums).

**Generic Drugs** You pay 58% of the cost

**Brand Drugs** You pay 45% of the cost

You enter the Catastrophic Coverage stage when you have spent \$4,850 out of pocket (not including monthly premiums).

**Generic Drugs** You pay the greater of 5% coinsurance or \$2.95 copay

**All Other Drugs** You pay the greater of 5% coinsurance or \$7.40 copay

\*All Tiers may include generic and brand drugs. Alaska Choice Plan has a \$360 deductible and copays/coinsurance of \$1/\$4/15%/35%/25% (Tiers 1-5). Call or visit the SilverScript website for more information.<sup>7</sup>

Everyone's needs are different. That's why SilverScript gives you different coverage options, Choice and Plus. Both plans have a formulary that covers over 3,200 drugs. And both plans have a \$0 deductible, so you can immediately take advantage of your benefits day 1.<sup>7</sup>

## SilverScript Plus<sup>8</sup>

You get everything the Choice plan offers, plus enhanced coverage for Medicare's "donut hole" and Preferred Pharmacy pricing.

### ANNUAL DEDUCTIBLE

#### INITIAL COVERAGE

#### DRUG TIERS

**Tier 1\*\* Preferred Generic**

**Tier 2\*\* Generic**

**Tier 3\*\* Preferred Brand**

**Tier 4\*\* Non-Preferred Brand**

**Tier 5\*\* Specialty**

#### COVERAGE GAP (DONUT HOLE)

**Tier 1** (no more than)

**Tier 2** (no more than)

**Tiers 3, 4 and 5**

#### CATASTROPHIC COVERAGE

### \$0 DEDUCTIBLE

SilverScript Plus is a \$0 deductible plan, meaning your Initial Coverage stage begins the day your plan takes effect.

#### YOUR COPAYS (\$) AND COINSURANCE (%)

	Preferred Pharmacy		Standard Pharmacy		Mail Service Pharmacy	
	30-day	90-day	30-day	90-day	Preferred	Standard
<b>Tier 1** Preferred Generic</b>	\$0	\$0	\$7.00	\$21.00	\$0	\$21.00
<b>Tier 2** Generic</b>	\$3.00	\$7.50	\$10.00	\$30.00	\$0	\$30.00
<b>Tier 3** Preferred Brand</b>	\$22.00	\$55.00	\$29.00	\$87.00	\$55.00	\$87.00
<b>Tier 4** Non-Preferred Brand</b>	35%		45%		35%	45%
<b>Tier 5** Specialty</b>	33%	N/A	33%	N/A	N/A	

You leave the Initial Coverage stage and enter the Coverage Gap when you have reached \$3,310 in total yearly drug costs (not including monthly premiums).

	30-day	90-day	30-day	90-day	90-day	
<b>Tier 1</b> (no more than)	\$0	\$0	\$7.00	\$21.00	\$0	\$21.00
<b>Tier 2</b> (no more than)	\$3.00	\$7.50	\$10.00	\$30.00	\$0	\$30.00

**Generic Drugs** You pay 58% of the cost

**Brand Drugs** You pay 45% of the cost

You enter the Catastrophic Coverage stage when you have spent \$4,850 out of pocket (not including monthly premiums).

**Generic Drugs** You pay the greater of 5% coinsurance or \$2.95 copay

**All Other Drugs** You pay the greater of 5% coinsurance or \$7.40 copay

\*\*All Tiers may include generic and brand drugs.



# Affordable coast to coast.

To keep your budget in a healthy state.

No matter where you live, or which SilverScript plan you choose, you'll find Medicare prescription drug coverage that meets your needs. Use the charts below to see how affordable SilverScript is in your state.

## SilverScript Premium Costs

Your premium may be lower if you qualify for Extra Help. See page 18 for more information.

Your State	SilverScript Choice Monthly Premium	SilverScript Plus Monthly Premium	Your State	SilverScript Choice Monthly Premium	SilverScript Plus Monthly Premium
AK <sup>8</sup>	\$39.90	N/A	MS	\$17.30	\$79.20
AL	\$21.40	\$77.30	MT	\$24.00	\$81.80
AR	\$11.40	\$69.10	NC	\$22.00	\$78.50
AZ	\$21.90	\$82.40	ND	\$24.00	\$81.80
CA	\$23.10	\$90.90	NE	\$24.00	\$81.80
CO	\$26.90	\$90.90	NH	\$24.70	\$82.60
CT	\$24.90	\$77.60	NJ	\$32.50	\$94.10
DC	\$27.00	\$87.10	NM	\$12.00	\$66.30
DE	\$27.00	\$87.10	NV	\$31.30	\$83.00
FL	\$25.60	\$82.20	NY	\$22.90	\$81.80
GA	\$19.80	\$68.70	OH	\$19.60	\$78.90
HI	\$25.80	\$80.10	OK	\$22.80	\$82.50
IA	\$24.00	\$81.80	OR	\$25.10	\$80.90
ID	\$23.80	\$94.60	PA	\$21.00	\$87.70
IL	\$20.50	\$91.00	RI	\$24.90	\$77.60
IN	\$19.00	\$77.20	SC	\$22.10	\$72.80
KS	\$20.20	\$86.40	SD	\$24.00	\$81.80
KY	\$19.00	\$77.20	TN	\$21.40	\$77.30
LA	\$16.80	\$77.60	TX	\$22.90	\$78.50
MA	\$24.90	\$77.60	UT	\$23.80	\$94.60
MD	\$27.00	\$87.10	VA	\$23.40	\$82.50
ME	\$24.70	\$82.60	VT	\$24.90	\$77.60
MI	\$26.00	\$79.40	WA	\$25.10	\$80.90
MN	\$24.00	\$81.80	WI	\$28.90	\$83.10
MO	\$20.90	\$77.60	WV	\$21.00	\$87.70
			WY	\$24.00	\$81.80



## Your personal drug costs with a personal touch.

Call 1-855-771-9286 (TTY: 711) 24/7 to have one of our customer service representatives price your prescription drugs under one of SilverScript's plans. Feel free to also visit [www.SilverScript.com](http://www.SilverScript.com) to access tools and resources designed to help you manage your healthcare and prescription costs.

## You can also save up to an additional 16% with 90-day refills—in store or by mail.<sup>6</sup>

Everyone likes to save money. Now you can refill ongoing prescriptions for a full 90 days at your local pharmacy, or through the mail, and save big all year long!

## YES, we deliver!

Can't always get to the pharmacy when you need to? We have that covered as well with CVS/caremark Mail Service Pharmacy<sup>10</sup>. The maintenance medications that you take regularly can be delivered through the mail. They arrive in tamper resistant packaging every month so that you always have your medications on hand without missing doses and risking your health. And don't worry about the cost, standard deliveries are no cost to SilverScript members.



### Drug Search and Pricing

Check coverage and pricing for your prescription drugs at [SilverScript.com](http://SilverScript.com) or call 1-855-771-9286 (TTY: 711).

A network of  
pharmacies you know.  
**Right in your neighborhood.**



**Pharmacy Locator**

To find pharmacies near  
you, visit: [SilverScript.com](https://www.silver-script.com)

# SilverScript has your convenience covered, too.

SilverScript Choice network—one low copay, coast to coast.

Fill your prescriptions at more than 66,000<sup>3</sup> Choice pharmacies and enjoy the same low copays and coinsurance.

SilverScript Plus network—more pharmacies, more savings!

Get all the advantages of the Choice network, plus even more pharmacies—more than 68,000<sup>3</sup> nationwide. You'll also get “preferred” savings, thanks to the lowest copays and coinsurance at over 40,000<sup>3</sup> preferred pharmacies.

## A nationwide pharmacy network at your service.



**CVS/pharmacy**

**Walmart**  
Pharmacy

**CVS/caremark**  
Mail Service Pharmacy

*Walgreens*

**Sam's Club**  
Pharmacy

**RITE**  
**AID**  
PHARMACY

**PHARMACY**

**GOOD**  
**NEIGHBOR**  
PHARMACY  
Provider Network

**Kroger**  
Pharmacy

**HealthMart**  
PHARMACY

*The Medicine*  
*Shoppe*  
PHARMACY  
*Caring beyond prescriptions.*

**COSTCO**  
PHARMACY

**UNITED**  
**DRUGS**  
AN AAP SUBSIDIARY

**Publix**

*Longs Drugs*

**SAFEWAY**  
**VONS**

**Albertsons**  
**ACME**

**Hylvee**  
EMPLOYEE OWNED

**Winn-Dixie**  
pharmacy

**DUANE**reade

Employee Owned  
**Thrifty**  
**White**  
PHARMACY  
Since 1958

**GIANT**  
**EAGLE** PHARMACY.

**BI-LO**  
PHARMACY

**Farm Fresh**  
Pharmacy

**Stop&Shop**

**GIANT**  
**Pharmacy**

**Cub**  
Pharmacy

*Wegmans*  
pharmacy

**SHOPKO** pharmacy

**Navarro**  
DISCOUNT PHARMACY

**fred's**  
Pharmacy

Also, thousands of local, independent pharmacies.<sup>5</sup>

**Easy ways to enroll  
or learn more:**



Call us toll free at  
**1-855-771-9286**  
(TTY: 711)

24 hours a day, 7 days a week.



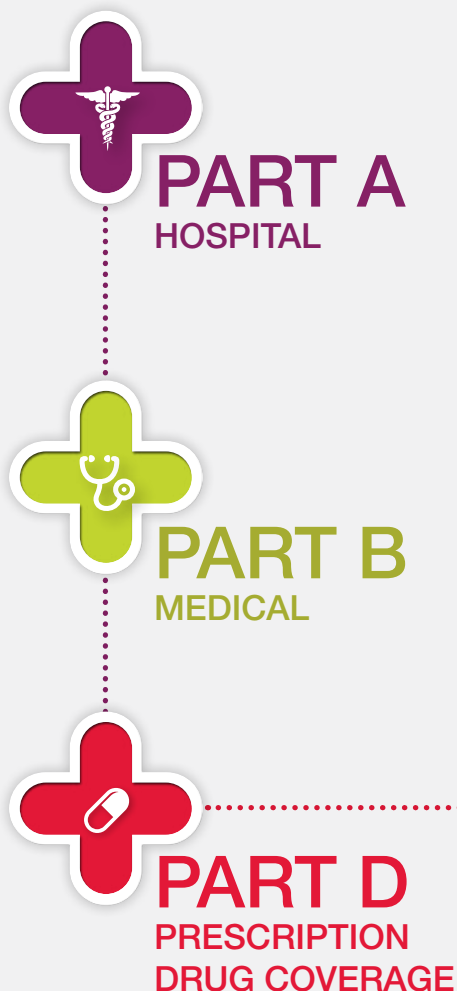
Visit  
**SilverScript.com**  
or **Medicare.gov**



# Medicare and Part D.

How they work. And how to make them work better for you.

Medicare is the federal health insurance program for people age 65 or more, and younger individuals who qualify under special circumstances, like a disability.<sup>11</sup> There are different parts that cover different costs: **Part A is Hospital insurance** and includes inpatient stays, skilled nursing, and home care. **Part B is Medical insurance** for doctor services, lab tests, outpatient and preventive care. And **Part D is Prescription insurance** and helps pay your prescription drug costs.



## Important coverage options to consider:

The right coverage for you depends on your health needs and your budget...

- You can choose Original Medicare by itself (Parts A and B).
- You can add a Medicare Supplement (Medigap) plan to help pay for things not covered by Original Medicare, like copayments, coinsurance and deductibles. Plus, get the freedom to use any doctor or hospital that accepts Medicare.

**KEEP IN MIND:** Original Medicare<sup>11</sup> and Medigap plans do not include Part D prescription drug coverage.

## Complete your coverage:

Add a stand-alone Medicare Part D prescription drug plan, like SilverScript to help save on your prescription drug costs. It's affordable, comprehensive, and easy to enroll.

## When can I enroll in Medicare Part D?

### INITIAL ENROLLMENT PERIOD

**TURNING 65:** You're eligible to enroll in Medicare because you're turning age 65. It's a 7-month window that opens 3 months before your birthday month, and closes 3 months afterwards.†

**DISABLED:** If you're under 65 you are eligible to enroll in Medicare if you have a qualifying disability.<sup>11</sup> You will have a 7-month enrollment window that opens 3 months before your 25th month of receiving Social Security or Railroad Retirement Board benefits and ends 3 months afterwards.

..... OR .....

### ANNUAL ENROLLMENT PERIOD

You want to enroll in Medicare, sign up for a private plan, or change existing coverage. It happens each year between October 15 and December 7.

..... OR .....

### SPECIAL ENROLLMENT PERIOD

You need to change coverage due to a special circumstance, like moving to a new home in another state. It could apply anytime of the year. Call us for more details.

† There is an exception: if your birthday falls on the first day of any month, your 7-month Initial Enrollment Period (IEP) begins and ends one month sooner. For example, if your birthday is July 1, your 7-month IEP is the same as if you were born in June—beginning in March and ending in September.



### PLEASE NOTE: MEDICARE PART D HAS A LATE ENROLLMENT PENALTY.

You may owe a late enrollment penalty if, at any time after your initial enrollment period is over, there's a period of 63 or more days in a row when you don't have Part D or other creditable prescription drug coverage (e.g., employer or union health plan). Medicare will add a recurring late penalty to your monthly premium once you do enroll.

**NOW IT'S TIME TO COMPARE COVERAGE**



**Easy ways to enroll  
or learn more:**



Call us toll free at  
**1-855-771-9286**  
(TTY: 711)

24 hours a day, 7 days a week.



Visit  
**SilverScript.com**  
or **Medicare.gov**

# Coverage Worksheet.

See how SilverScript compares to your current coverage.

## Step 1:

### Your Prescription Drugs

Write down the prescriptions you're currently taking—include dosage and frequency as shown on the pharmacy labels. Then check coverage using our Drug Search and Pricing Tool at SilverScript.com.

1. \_\_\_\_\_

Dosage \_\_\_\_\_

Frequency \_\_\_\_\_

2. \_\_\_\_\_

Dosage \_\_\_\_\_

Frequency \_\_\_\_\_

3. \_\_\_\_\_

Dosage \_\_\_\_\_

Frequency \_\_\_\_\_

4. \_\_\_\_\_

Dosage \_\_\_\_\_

Frequency \_\_\_\_\_

## Step 2: Your current coverage or another Medicare plan

Answer the following questions about your current Medicare plan or one you're considering.

• What's your Annual Deductible? \$ \_\_\_\_\_

• Monthly Premium? \$ \_\_\_\_\_

• How many of your prescriptions are covered? \_\_\_\_\_

• What are your copays/coinsurance for a 30-day supply?

Tier 1 Preferred Generic \$ \_\_\_\_\_ / \_\_\_\_\_ %

Tier 2 Generic \$ \_\_\_\_\_ / \_\_\_\_\_ %

Tier 3 Preferred Brand \$ \_\_\_\_\_ / \_\_\_\_\_ %

Tier 4 Non-Preferred Brand \$ \_\_\_\_\_ / \_\_\_\_\_ %

Tier 5 Specialty \$ \_\_\_\_\_ / \_\_\_\_\_ %

• Are there 90-day discounts?<sup>6</sup>  YES  NO

• Is your local pharmacy in the network?  YES  NO

• Do you get 24/7 Customer Care?  YES  NO





## Step 3: Compare SilverScript plans

Using your answers from Steps 1 and 2, see how SilverScript stacks up—think about coverage, costs and overall value.

	<b>SilverScript Choice</b>	<b>SilverScript Plus<sup>8</sup></b>
Annual Deductible	<b>\$0<sup>7</sup></b>	<b>\$0</b>
Monthly Premium	<b>As low as \$11.40</b>	<b>As low as \$66.30</b>
See page 8 for the premium in your state		
Prescriptions Covered	<b>3,200 Medicare-approved drugs</b>	
Copays/coinsurance for a 30-day supply		
Tier 1 Preferred Generic <sup>7</sup>	<b>\$3.00 or \$5.00</b>	<b>\$0/\$7.00</b>
Tier 2 Generic <sup>7</sup>	<b>\$11.00—\$17.00</b>	<b>\$3.00/\$10.00</b>
Tier 3 Preferred Brand <sup>7</sup>	<b>\$37.00—\$47.00</b>	<b>\$22.00/\$29.00</b>
Tier 4 Non-Preferred Brand <sup>7,9</sup>	<b>42%—48%</b>	<b>35%—45%</b>
Tier 5 Specialty	<b>33%</b>	<b>33%</b>
90-day discounts	<b>YES save up to 16%<sup>6</sup></b>	<b>YES save over 22% with Preferred Pharmacy pricing</b>
Local pharmacy in network	<b>More than 66,000<sup>3</sup> pharmacies nationwide</b>	<b>More than 68,000<sup>3</sup> pharmacies, including 40,000<sup>2</sup> preferred pharmacies</b>
24/7 Customer Care	<b>YES</b>	<b>YES</b>

**If you need assistance, contact us and we'll be happy to help you decide which SilverScript plan is right for you in 2016.**



Call us toll free at  
**1-855-771-9286**  
(TTY: 711)

24 hours a day, 7 days a week.



Visit  
**SilverScript.com**  
or **Medicare.gov**

# All about quality, reliability and trust.

Millions of Medicare beneficiaries choose SilverScript year after year for the coverage, copays, convenience and customer care.



**Dedicated to Medicare  
Part D and to  
your peace of mind.**

## All about making it easy for you to enroll, too.



### Call

**1-855-771-9286**  
(TTY: 711)

24 hours a day, 7 days a week.  
Customer Care representatives  
are ready to help you.



### Online

Go to [SilverScript.com](https://www.silverscript.com)

It's fast and secure! If you have  
questions while enrolling online,  
feel free to call the toll-free number  
for assistance.



### By Mail

Complete and sign the enclosed  
application, then use the  
postage-paid envelope  
provided and mail to:  
SilverScript Insurance Company  
PO Box 52067  
Phoenix, AZ 85072-9641

#### ENROLLMENT HELP:

To make things even easier for you,  
have these items close by when  
you're ready to enroll:



#### YOUR MEDICARE CARD

It's red, white and blue. Or refer to  
the letter you received from either  
the Social Security Administration  
or Railroad Retirement Board.



#### YOUR MEDICAID NUMBER

(if you receive Medicaid benefits)



#### ADDITIONAL INFORMATION THAT MAY APPLY TO YOU OR YOUR SPOUSE, INCLUDING:

- Group health plan information
- Employment information
- Dates of coverage

If you need assistance, feel free to  
call SilverScript Customer Care at  
1-855-771-9286 (TTY: 711). We're  
here to help anytime, day or night.

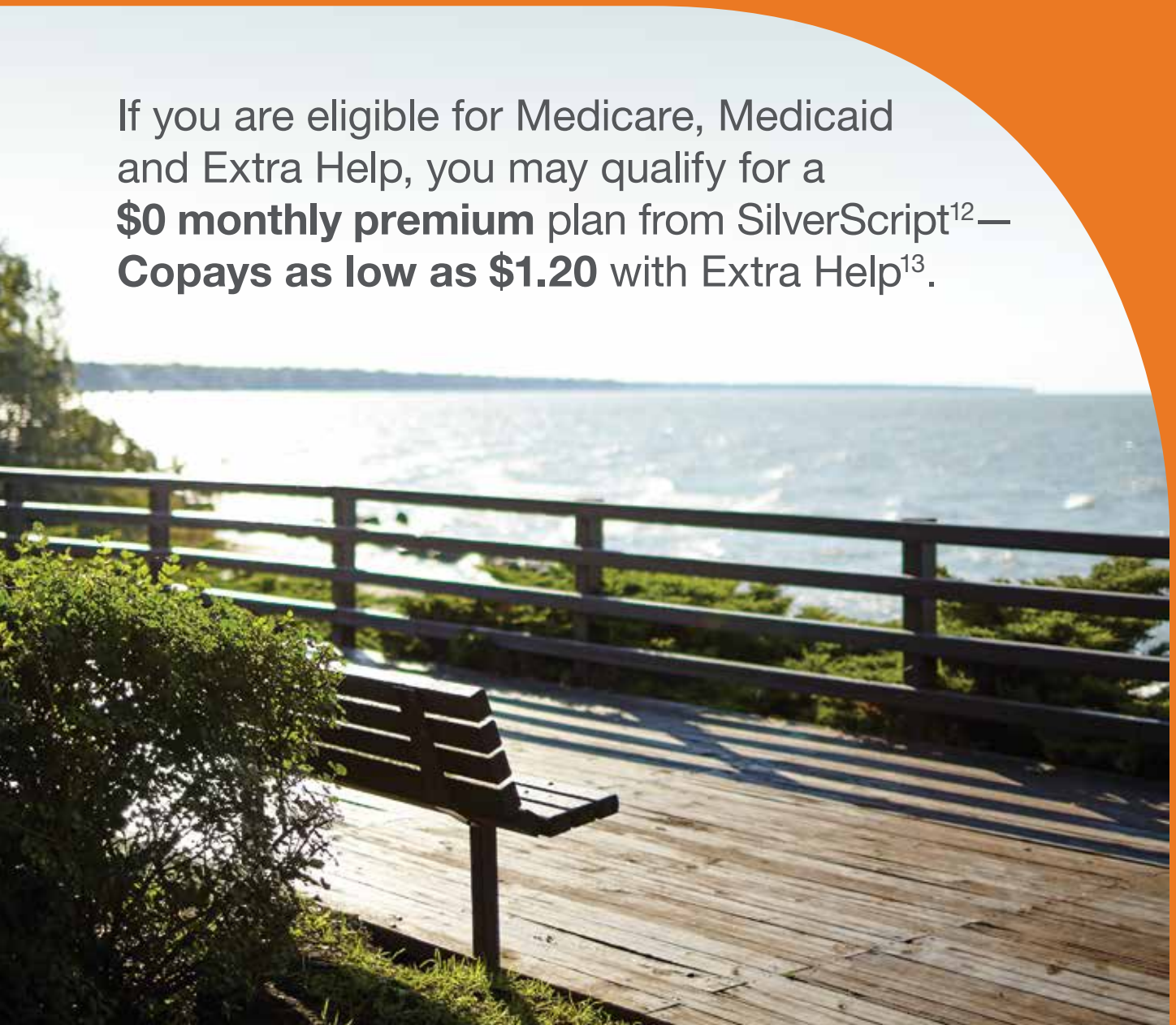


# Do you need Extra Help paying for a Medicare plan?

People with limited resources and incomes can get Extra Help,<sup>12</sup> available from Medicare, to pay all or some of their Medicare Part D prescription drug costs.

To find out if you qualify, call the Social Security Administration (SSA) at 1-800-772-1213 (TTY 1-800-325-0778) between 8:00 a.m. and 7:00 p.m. EST, Monday through Friday; or visit the Social Security website at [www.socialsecurity.gov](http://www.socialsecurity.gov); or visit your local Social Security office.

If you are eligible for Medicare, Medicaid and Extra Help, you may qualify for a **\$0 monthly premium** plan from SilverScript<sup>12</sup>—**Copays as low as \$1.20** with Extra Help<sup>13</sup>.



# Glossary of Terms

## **Coinsurance:**

An amount you may be required to pay as your share of the cost for prescription drugs after you pay any deductibles. Coinsurance is usually a percentage of the cost, e.g. 20%.

## **Copayment (Copay):**

An amount you may be required to pay as your share of the cost for a prescription drug. A copay is usually a set dollar amount, e.g. \$10.

## **Cost Sharing:**

Any combination of deductible, copay and/or coinsurance (not including monthly premiums) that you may be required to pay for covered prescription drugs.

## **Coverage Gap (Donut Hole):**

The third stage of Medicare Part D prescription drug coverage following the Initial Coverage stage.

## **Deductible:**

An amount you are required to pay before a plan begins to share the cost of covered prescriptions.

## **Formulary:**

List of prescription medications approved by Medicare to be covered in a Part D plan.

## **Network:**

Pharmacies that have an agreement with SilverScript to accept our payment as payment in full for prescription drugs.

## **Premium:**

The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

<sup>1</sup> CMS, Monthly Enrollment by Plan report, June, 2015. <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MCRAdvPartDEnrolData/Monthly-Enrollment-by-Plan.html>

<sup>2</sup> CMS, Monthly Enrollment by Contract report, June, 2015. <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MCRAdvPartDEnrolData/Monthly-Enrollment-by-Contract.html>

<sup>3</sup> Internal SilverScript Insurance Company reports dated July 2015.

<sup>4</sup> Choice plan in Alaska has a premium of \$39.90 and deductible of \$360.

<sup>5</sup> SilverScript Insurance Company Formulary, June 2015.

<sup>6</sup> Save more than 16% on 90-day copayments in Tier 1 and Tier 2 in the Initial Coverage Phase at all Choice network pharmacies in 2016.

<sup>7</sup> Alaska Choice Plan has a \$360 deductible and Stage 2 copays/coinsurance of \$1/\$4/15%/35%/25% (Tiers 1-5).

<sup>8</sup> SilverScript Plus (PDP) not available in Alaska.

<sup>9</sup> Tier 4 Coinsurance is 42%–48% for all plans except Alaska.

<sup>10</sup> The typical number of days after the mail order pharmacy receives an order to receive your shipment is up to 10 days. Enrollees have the option to sign up for automated mail order delivery.

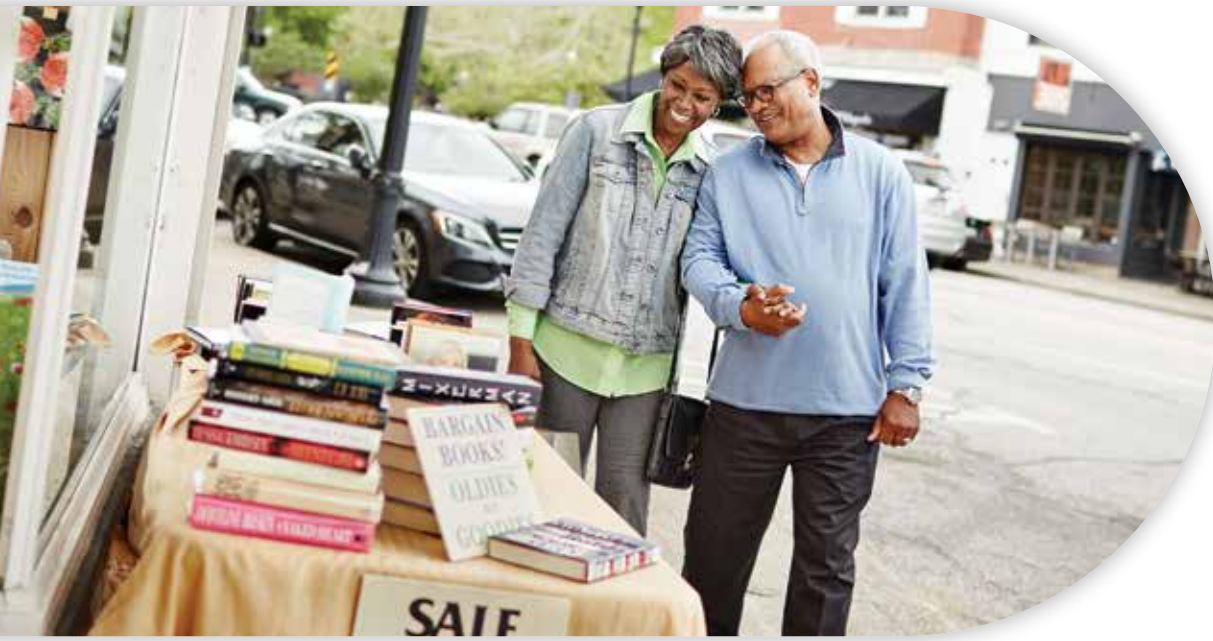
<sup>11</sup> Original Medicare refers to Medicare Part A and Part B.

<sup>12</sup> You must qualify for Medicare, Medicaid and Extra Help from Medicare to be eligible for \$0 premiums on your prescription drug coverage. Note: \$0 premium plans are not available in Alaska and Nevada.

<sup>13</sup> CMS 2015 Your Guide to Medicare Prescription Drug Coverage February 2015.


## **Benefits Reminders**

- This information is not a complete description of benefits. Contact the plan for more information.
- The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.
- Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1 of each year.
- You must continue to pay your Medicare Part B premium.
- Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.
- This information is available for free in other languages. Please call our Customer Care number at 1-855-771-9286 (TTY: 711), 24 hours a day, 7 days a week. Esta información está disponible gratuitamente en otros idiomas. Llame a nuestro Cuidado al Cliente, al 1-855-771-9286 (teléfono de texto (TTY): 711), las 24 horas del día, los 7 días de la semana.



# Thank you for considering SilverScript.

Enroll today and soon you'll find that we do more than provide Medicare Part D coverage. We provide peace of mind, too.

 **Ready to enroll or have questions?**  
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