

2018 Plan Decision Guide

Your guide to making an informed Medicare Part D choice



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

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



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

Whether you're new to Medicare Part D, or want better prescription drug coverage, SilverScript plans are well worth considering. Unlike some 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 5 million people with Medicare use SilverScript to protect their savings against the cost of prescriptions.

Making prescription drug coverage better.

A proud member of the CVS Health family, SilverScript is America's largest¹ stand-alone Medicare Part D prescription drug plan sponsors. When you enroll with us, you're joining millions of people with Medicare who enjoy:

- Affordable coverage—new lower monthly premiums² in 2018, low copays and coinsurance, plus a \$0 annual deductible on all drugs.³
- Savings at preferred pharmacies—over 26,000, including CVS Pharmacy® and thousands of local independent pharmacies.
- 24/7 Customer Care—our commitment to always go the extra mile to ensure you have the peace of mind you want.

Supporting Medicare beneficiaries for more than 11 years.

SilverScript has been an approved sponsor of the Medicare Part D program since it began in 2006. With more than a decade of experience, SilverScript continues to work within the Medicare system to help people from all walks of life benefit from their Part D coverage.

**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, a nationwide network and savings at preferred pharmacies.

SilverScript **Plus (PDP)**⁴

Providing additional benefits in the Medicare Coverage Gap, even lower copays, and savings at a greater number of preferred pharmacies.



You'll have the
confidence you're
covered, coast to coast.

Why SilverScript may make sense for you.

Finding the right Medicare Part D plan isn't 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...

26,000

or more preferred network pharmacies. Helping you maximize your savings.

3,300

Medicare prescription drugs—brand name, generic and specialty.

24/7

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

\$0

annual deductible.³ We start sharing costs with you on your very first prescription.

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

- New lower premiums² with SilverScript Choice—starting as low as \$16.40 a month (see page 7 for your state).
- Save 16% on your copays with 90-day prescriptions⁵—with SilverScript, it's easy to save the way you want, through CVS Caremark Mail Service Pharmacy or at a preferred pharmacy.
- Convenient CVS Caremark Mail Service Pharmacy with standard no-cost delivery for a 90-day supply.⁶
- \$0 copays from CVS Caremark Mail Service Pharmacy—get \$0 copays⁷ on Tier 1 drugs with Choice and on Tier 1 and 2 drugs with Plus.

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



Easy ways to enroll or learn more:



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



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

24 hours a day, 7 days a week.

Get your benefits sooner.

With a \$0 deductible, your benefits start on day one.

	Deductible	Copay & Coinsurance
Part D Plans with a Deductible	You pay 100% of drug costs until you reach your deductible.	
SilverScript® \$0 deductible plan	You pay \$0 ³ <i>SilverScript immediately starts to share your cost.</i>	Your plan starts to share your cost.

What does \$0 deductible³ mean?

- Part D plans with a deductible can charge you up to \$405; with SilverScript you skip this cost.
- No upfront deductible means you have more consistent monthly expenses, unless you reach the Coverage Gap (Donut Hole).

Drug Search and Pricing

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



New lower premiums in 2018.

To keep your budget in a healthy state.

No matter where you live, you'll find a SilverScript plan with Medicare prescription drug coverage that helps meet your needs. Use the charts below to see how affordable SilverScript is in your state this year.

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
AK	\$53.30	N/A
AL	\$25.40	\$46.20
AR	\$16.40	\$47.80
AZ	\$28.50	\$74.00
CA	\$28.50	\$79.70
CO	\$29.90	\$75.70
CT	\$29.40	\$63.80
DC	\$29.50	\$77.60
DE	\$29.50	\$77.60
FL	\$26.40	\$71.40
GA	\$19.60	\$46.20
HI	\$23.90	\$57.90
IA	\$28.80	\$66.40
ID	\$32.70	\$76.30
IL	\$23.40	\$81.50
IN	\$23.40	\$46.30
KS	\$24.50	\$72.20
KY	\$23.40	\$46.30
LA	\$23.10	\$54.90
MA	\$29.40	\$63.80
MD	\$29.50	\$77.60
ME	\$29.60	\$52.20
MI	\$29.10	\$66.50
MN	\$28.80	\$66.40
MO	\$24.10	\$46.20

Your State	SilverScript Choice Monthly Premium	SilverScript Plus Monthly Premium
MS	\$20.50	\$46.30
MT	\$28.80	\$66.40
NC	\$26.40	\$62.30
ND	\$28.80	\$66.40
NE	\$28.80	\$66.40
NH	\$29.60	\$52.20
NJ	\$34.30	\$84.60
NM	\$18.50	\$39.80
NV	\$38.10	\$68.30
NY	\$29.80	\$72.00
OH	\$24.00	\$46.30
OK	\$23.90	\$68.00
OR	\$30.40	\$69.10
PA	\$27.80	\$72.00
RI	\$29.40	\$63.80
SC	\$20.70	\$46.30
SD	\$28.80	\$66.40
TN	\$25.40	\$46.20
TX	\$23.50	\$46.40
UT	\$32.70	\$76.30
VA	\$26.00	\$46.20
VT	\$29.40	\$63.80
WA	\$30.40	\$69.10
WI	\$34.60	\$68.50
WV	\$27.80	\$72.00
WY	\$28.80	\$66.40

Two comprehensive Part D plans.

Both designed to protect your health and your savings.

SilverScript Choice

You get lower premiums², low copays, additional savings at preferred pharmacies and the convenience of a nationwide pharmacy network.

ANNUAL DEDUCTIBLE

INITIAL COVERAGE

DRUG TIERS

Tier 1

Tier 2

Tier 3

Tier 4

Tier 5

COVERAGE GAP (DONUT HOLE)

CATASTROPHIC COVERAGE (AFTER DONUT HOLE)

\$0 DEDUCTIBLE³

SilverScript Choice 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		CVS Caremark Mail Service Pharmacy
30-day	90-day	30-day	90-day	90-day
\$3–\$9	\$7.50– \$22.50	\$6–\$10	\$18–\$30	\$0
\$10–\$19	\$25– \$47.50	\$19–\$20	\$57–\$60	\$25–\$47.50
\$34–\$46	\$85–\$115	\$44–\$47	\$132–\$141	\$85–\$115
34%–49%	34%–49%	44%–50%	44%–50%	34%–49%
33%	N/A	33%	N/A	N/A

You leave the Initial Coverage stage and enter the Medicare Coverage Gap when you have reached \$3,750 in total yearly drug costs (not including monthly premiums).

Generic Drugs You pay 44% of the cost

Brand Drugs You pay 35% of the cost

You enter the Catastrophic Coverage stage when you have spent \$5,000 out of pocket (not including monthly premiums).

Generic Drugs You pay the greater of
5% coinsurance or \$3.35 copay

All Other Drugs You pay the greater of
5% coinsurance or \$8.35 copay

*Alaska Choice Plan has a \$405 deductible and copays/coinsurance of \$1/\$4/17%/36%/25% (Tiers 1–5). Hawaii Choice Plan has a \$100 deductible on Tiers 3–5, preferred copays/coinsurance of \$3/\$13/\$41/45%/31% (Tiers 1–5), and standard copays/coinsurance of \$7/\$20/\$47/50%/31% (Tiers 1–5). Arizona Choice Plan has a \$100 deductible on Tiers 3–5, preferred copays/coinsurance of \$3/\$16/\$41/45%/31% (Tiers 1–5), and standard copays/coinsurance of \$7/\$20/\$47/50%/31% (Tiers 1–5).

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 3,300 drugs. And both plans have a \$0 deductible, so you can immediately take advantage of your benefits on day one.

SilverScript Plus⁴

You get everything the Choice plan offers, plus enhanced coverage for Medicare's "Donut Hole" and even lower Preferred Pharmacy pricing.

ANNUAL DEDUCTIBLE

INITIAL COVERAGE

DRUG TIERS

Tier 1

Tier 2

Tier 3

Tier 4

Tier 5

COVERAGE GAP (DONUT HOLE)

Tier 1

Tier 2

Tiers 3, 4 and 5

CATASTROPHIC COVERAGE (AFTER DONUT HOLE)

\$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		CVS Caremark Mail Service Pharmacy
30-day	90-day	30-day	90-day	90-day
\$1 or \$2	\$2.50 or \$5	\$10	\$30	\$0
\$5 or \$8	\$12.50 or \$20	\$20	\$60	\$0
\$35 or \$40	\$87.50 or \$100	\$47	\$141	\$70 or \$80
40% or 46%	\$40 or \$46	50%	50%	40% or 46%
33%	N/A	33%	N/A	N/A

You leave the Initial Coverage stage and enter the Medicare Coverage Gap when you have reached \$3,750 in total yearly drug costs (not including monthly premiums).

30-day	90-day	30-day	90-day	90-day
\$1 or \$2	\$2.50 or \$5	\$10	\$30	\$0
\$5 or \$8	\$12.50 or \$20	\$20	\$60	\$0

Generic Drugs You pay 44% of the cost

Brand Drugs You pay 35% of the cost

You enter the Catastrophic Coverage stage when you have spent \$5,000 out of pocket (not including monthly premiums).

Generic Drugs You pay the greater of 5% coinsurance or \$3.35 copay

All Other Drugs You pay the greater of 5% coinsurance or \$8.35 copay

Discover the SilverScript plan that's

SilverScript **Choice**

Our most popular plan with a nationwide network offering flexibility and low copays.



Up to 57% savings with preferred copays⁸.

More than 26,000 Choice preferred pharmacies offer you the lowest Choice copays, including CVS Pharmacy nationwide and thousands of local preferred pharmacies.



Nationwide network of 67,000 pharmacies.

No matter where in the U.S. your travels take you, you can still get low standard copays at Choice standard network pharmacies, including Walgreens, Walmart, Rite Aid and many more.



\$0 copays by mail on Tier 1 drugs⁷.

By filling 90-day prescriptions through CVS Caremark Mail Service Pharmacy, you can reduce the time you spend while saving your dollars for what you love most—it's a win-win.

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



Pharmacy Locator

Alaska Choice plan does not have preferred pharmacies. SilverScript Choice PDP pharmacy network offers limited access to pharmacies with preferred cost sharing in rural areas of AK and OK. 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 pharmacies with preferred cost sharing, please call Customer Care at 1-800-790-6326 (TTY:711) 24 hours a day, 7 days a week or consult the online pharmacy directory at [SilverScript.com](https://www.silverscript.com).

right for you.

SilverScript **Plus**⁴

Get more flexibility and convenience with a larger preferred network that offers you our lowest copays.



Up to 89% savings with preferred copays⁸.

Get copays as low as \$1 when filling your prescriptions at one of the 35,000 Plus preferred pharmacies, including CVS Pharmacy, Walgreens and thousands of local drug stores.



Expanded preferred pharmacy network.

More than 35,000 Plus preferred pharmacies give you more flexibility when filling your prescriptions—all for our lowest preferred pricing. Plus, you still get access to the additional 32,000 standard pharmacies in the Plus network.



Extend your \$0 copay by mail to Tier 1 and Tier 2 drugs⁷.

Only with Plus, get \$0 copays on more drugs. Fill your Tier 1 and 2 prescriptions at CVS Caremark Mail Service Pharmacy for a \$0 copay with no-cost standard delivery⁶.

Refills by mail are easy!

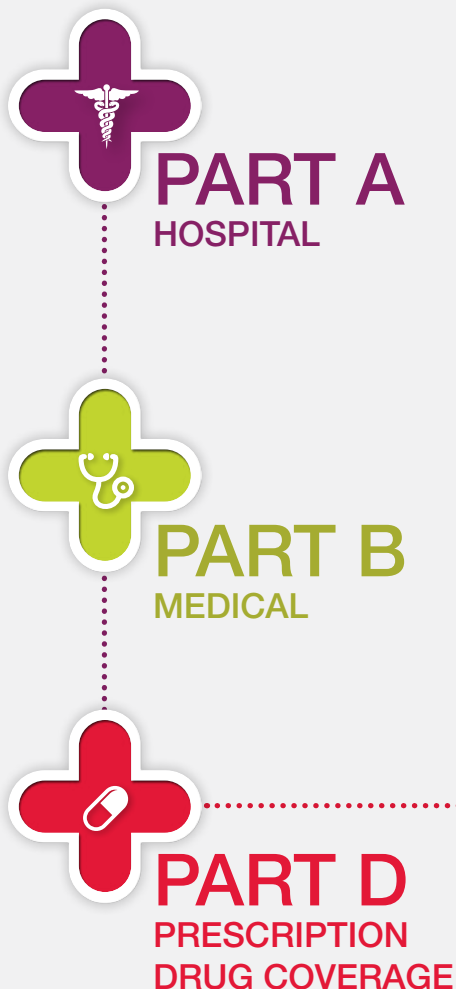


Can't always get to the pharmacy? We have you covered with CVS Caremark Mail Service Pharmacy.⁶ The medications you take regularly can be delivered by mail. They arrive in tamper-resistant packaging as you need them so that your medications are always on hand. And don't worry, standard deliveries are no cost to Choice and Plus members.

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 ages 65 and older, and younger individuals who qualify under special circumstances, like those with a disability. Different parts of the Medicare program cover different costs. **Part A is hospital insurance** and includes inpatient stays, skilled nursing and home healthcare. **Part B is medical insurance** for doctor services, lab tests, outpatient and preventive care. And **Part D is prescription drug insurance** to help you manage 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 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 seven-month window that opens three months before your birthday month and closes three months afterwards.⁹

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

..... OR

ANNUAL ENROLLMENT PERIOD

You want to enroll in Medicare 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.



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

You may owe a Part D 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., prescription drug coverage in an employer or union health plan). Medicare will add a recurring Part D Late Enrollment Penalty to your monthly premium once you do enroll.

NOW IT'S TIME TO COMPARE COVERAGE



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



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



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

24 hours a day, 7 days a week.

Part D Coverage Comparison

Step 1: Enter plan information

Your current
Part D coverage

ANNUAL DEDUCTIBLE³

\$

MONTHLY PREMIUM x 12

\$

Prescription / Dosage / Frequency

Copays / Coinsurance

1.

\$

2.

\$

3.

\$

4.

\$

Available savings

☐ NO ☐ YES%

Local pharmacy in network

☐ NO ☐ YES

24/7 Customer Care

☐ NO ☐ YES



See how SilverScript compares to your current coverage.

Compare your answers in Steps 1 and 2. Are you getting all the value and savings that a SilverScript Part D plan offers you? If not, it's time to switch to a \$0 deductible³ SilverScript plan and start saving!

Step 2: Compare SilverScript plans

SilverScript Choice

\$0

SilverScript Plus⁴

\$0

See page 7 for the premium in your state and multiply that amount by 12.

\$

\$

Copays / Coinsurance

Copays / Coinsurance

Use the **Drug Search and Pricing** tool on SilverScript.com to find your costs.

\$

\$

\$

\$

\$

\$

\$

\$

YES, preferred pharmacy pricing and \$0 copays⁷ by mail on Tier 1.

YES, lower preferred pharmacy pricing and \$0 copays⁷ by mail on Tier 1 and Tier 2.

Use the **Pharmacy Locator** tool on SilverScript.com.

67,000+ network pharmacies, including more than 26,000 preferred locations

67,000+ network pharmacies, including more than 35,000 preferred locations

YES

YES

If you need assistance, contact us and we'll be happy to help you decide which SilverScript plan is right for you in 2018.



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



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

24 hours a day, 7 days a week.

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
your peace of mind.

All about making it easy for you to enroll.



Online

Go to **SilverScript.com**

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



Call

1-855-771-9286

(TTY: 711)

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



By Mail

Complete, sign and enclose your application in the postage-paid envelope provided. 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. You can also 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

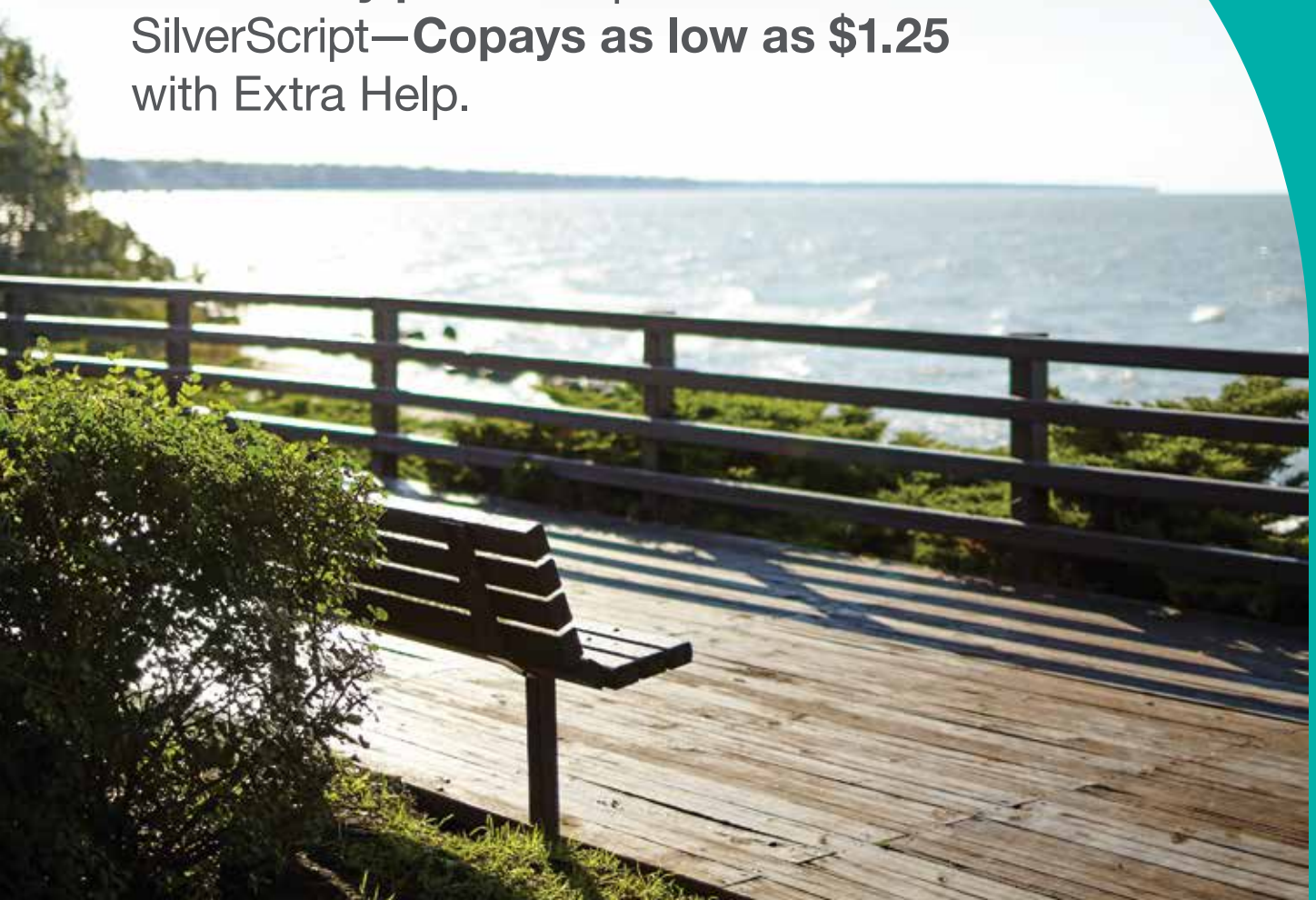
If you need assistance, feel free to call SilverScript Customer Care at 1-855-771-9286 (TTY: 711). We're here to help anytime, day or night.

Do you need Extra Help paying for a Medicare plan?

People with limited resources and incomes can get Extra Help, 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 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; 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** plan¹⁰ from SilverScript—**Copays as low as \$1.25** with Extra Help.



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 premiums) that you may need to pay for covered prescriptions.

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.

Pharmacy Network: Pharmacies that contract with a Part D plan to provide prescription drugs to its members.

Premium: A periodic payment (usually monthly) paid by a member to Medicare or a Medicare-approved insurer for coverage.

¹ CMS, Monthly Enrollment by Contract report, July, 2017. <http://go.cms.gov/mapddata>

² Except for premiums in 2018 in AR and HI.

³ Choice Plan in AK has a \$405 deductible, and Choice Plans in AZ and HI have a \$100 deductible on Tiers 3–5.

⁴ Plus Plan not available in Alaska.

⁵ Save 16% on 90-day supplies for Tier 1, 2, and 3 drugs in the Initial Coverage Stage at all Choice and Plus preferred network pharmacies. Plus members also save on Tier 1 and 2 drugs in the Coverage Gap at all Plus preferred network pharmacies. Members in Alaska save 16% on Tier 2 and 3 drugs at Choice network pharmacies. Cost savings may be lower for those who receive Extra Help.

⁶ 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.

⁷ \$0 copays available on Choice Plan Tier 1 drugs and Plus Plan Tiers 1 & 2 in the Initial Coverage stage through CVS Caremark Mail Service Pharmacy. In Alaska, \$0 copay on Tier 1 drugs available on a 90-day supply in the Initial Coverage Stage at all Choice network pharmacies.

⁸ Percent savings based on SilverScript preferred vs standard pharmacy copays. Savings may vary based on state, drug tier and coverage stage. Call Customer Care for copays on your specific medications.

⁹ 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.

¹⁰ 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.

Benefits Reminders

- This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.
- The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary. 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.
- ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-235-5660 (TTY: 711) 24 hours a day, 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 24 horas del día, 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. 请拨打1-866-235-5660 (TTY: 711). 一周7天, 每天24小时随时受理.

Thank you for considering SilverScript.

Enroll today and soon you'll find that we do more than provide Medicare Part D coverage. We offer value, convenience and peace of mind with every prescription.

 • **Ready to enroll or have questions?**

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

Or visit **SilverScript.com**



SilverScript®

©2017 SilverScript® Insurance Company. All Rights Reserved.