

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

**SilverScript**<sup>®</sup>

## **2019 Plan Decision Guide**

**Your guide to making an informed Medicare Part D choice**

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

Whether you're new to Medicare Part D or are looking for better drug coverage for your current prescription needs, SilverScript (PDP) has plans to fit your lifestyle and your budget. Unlike some Medicare insurers, Part D is the only coverage we offer. That's why SilverScript is your prescription for peace of mind. As you learn more about us, you'll understand why more than 6 million<sup>1</sup> people with Medicare count on SilverScript to make their prescriptions more affordable.

### **Making prescription drug coverage better.**

A proud member of the CVS Health<sup>®</sup> family, SilverScript is America's largest<sup>1</sup> Medicare Part D prescription drug plan insurer. When you enroll with us, you're joining millions of people with Medicare who enjoy:

- Affordable coverage—low copays and coinsurance, plus a \$0 annual deductible on all drugs.<sup>2</sup>
- Broad pharmacy network—With more than 67,000 pharmacies, there's a good chance the pharmacy you use is in our network.
- 24/7 Customer Care—our commitment to always go the extra mile to ensure you find the peace of mind you're looking for.



# Prescription plans designed to meet your needs.

## SilverScript Choice (PDP)

Comprehensive coverage with low copays, our lowest premiums, a nationwide network and savings at preferred pharmacies<sup>3</sup>.

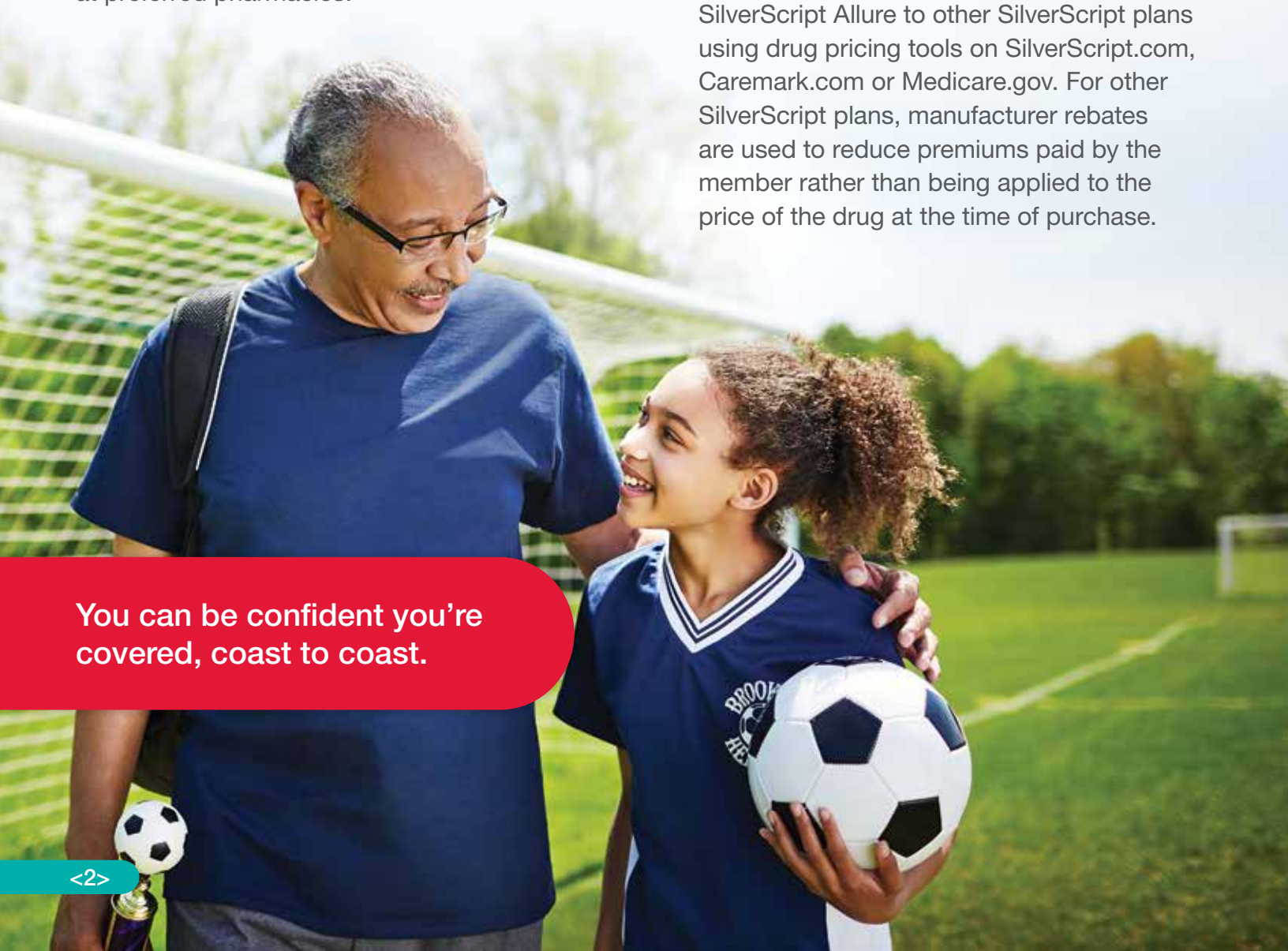
As our most popular plan, Choice might be the right plan for you too.

## SilverScript Plus (PDP)<sup>4</sup>

Benefits in the Medicare coverage gap, even lower copays, and greater savings at preferred pharmacies.

## SilverScript Allure (PDP)<sup>4</sup>

SilverScript Allure is a Medicare Part D Prescription Drug Plan that applies a portion of pharmaceutical manufacturer rebates earned on certain brand drugs directly to the drug's price when the prescription is purchased. This passes savings on to members by reducing the price for these select drugs, thereby lowering the member's out-of-pocket cost for these medications. For this reason, beneficiaries may see a different price for the same drug when comparing SilverScript Allure to other SilverScript plans using drug pricing tools on SilverScript.com, Caremark.com or Medicare.gov. For other SilverScript plans, manufacturer rebates are used to reduce premiums paid by the member rather than being applied to the price of the drug at the time of purchase.



You can be confident you're covered, coast to coast.

# Discover the plan that's right for you.

## See their savings side-by-side

SilverScript plans help our members save on prescription costs. But what's most important to you? See the savings they offer you, side by side.

	Choice	Plus <sup>4</sup>	Allure <sup>4</sup>
<b>\$0 deductible</b>	Yes, on all drugs <sup>2</sup>	Yes, on all drugs	Yes, on all drugs
<b>Preferred pharmacies<sup>3</sup></b>	26,000+	35,000+	35,000+
<b>Savings<sup>5</sup> with preferred copays</b>	Up to 50% <sup>5</sup>	Up to 80%	Up to 80%
<b>\$0 copays<sup>6</sup> with mail service<sup>7</sup></b>	Tier 1 drugs	Tier 1 and 2 drugs	Tier 1 drugs
<b>16% savings<sup>8</sup> with mail service</b>	Tier 2 and 3 drugs*	Tier 3 drugs	Tier 2 drugs

## Why SilverScript may make sense for you.

Finding the right Medicare Part D plan isn't always easy. But you've done your research and looked at many coverage options. Now it's time to choose the plan that works best for your needs and your budget. It's time for SilverScript.

**27,000**  
or more preferred network pharmacies<sup>3</sup>, helping you maximize your savings.

**3,400**  
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.<sup>2</sup> We start sharing costs with you on your very first prescription.

\*Alaska Choice plan: Tier 2 drugs.



# Three Comprehensive Part D Plans, Including Two Plans with Enhanced Benefits.

## Designed to protect your health and your savings.

### SilverScript Choice

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

#### ANNUAL DEDUCTIBLE

#### INITIAL 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 (%)

drug tiers	Preferred Pharmacy <sup>3</sup>		Standard Pharmacy		CVS Caremark Mail Service Pharmacy <sup>7</sup>	
	30-day	90-day	30-day	90-day	Preferred	Standard
					90-day	90-day
<b>Tier 1</b>	\$3–\$9	\$9–\$27	\$7–\$10	\$21–\$30	\$0	\$21–\$30
<b>Tier 2</b>	\$10–\$19	\$30–\$57	\$19 or \$20	\$57 or \$60	\$25–\$47.50	\$57 or \$60
<b>Tier 3</b>	\$34–\$46	\$102–\$138	\$46 or \$47	\$138 or \$141	\$85–\$115	\$138 or \$141
<b>Tier 4</b>	34%–49%	34%–49%	49% or 50%	49% or 50%	34%–49%	49% or 50%
<b>Tier 5</b>	31% or 33%	N/A	31% or 33%	N/A	N/A	N/A

#### COVERAGE GAP (DONUT HOLE)

You leave initial coverage and enter the Medicare coverage gap when you reach \$3,820 in total yearly drug costs (not including monthly premiums).

**Generic drugs** You pay 37% of the cost

**Brand drugs** You pay 25% of the cost

#### CATASTROPHIC COVERAGE (AFTER DONUT HOLE)

You enter catastrophic coverage when you spend \$5,100 out of pocket (not including monthly premiums).

**Generic drugs** You pay the greater of 5% coinsurance or \$3.40 copay

**All other drugs** You pay the greater of 5% coinsurance or \$8.50 copay

### SilverScript Plus\*

You get additional benefits in the Medicare coverage gap, even lower copays than Choice, and greater savings at preferred pharmacies.

#### ANNUAL DEDUCTIBLE

#### INITIAL 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 (%)

drug tiers	Preferred Pharmacy		Standard Pharmacy		CVS Caremark Mail Service Pharmacy <sup>7</sup>	
	30-day	90-day	30-day	90-day	Preferred	Standard
					90-day	90-day
<b>Tier 1</b>	\$1	\$3	\$10	\$30	\$0	\$30
<b>Tier 2</b>	\$5 or \$10	\$15 or \$30	\$20	\$60	\$0	\$60
<b>Tier 3</b>	\$31, \$33, \$35, or \$42	\$93, \$99, \$105, or \$126	\$47	\$141	\$77.50, \$82.50, \$87.50, or \$105	\$141
<b>Tier 4</b>	40%	40%	50%	50%	40%	50%
<b>Tier 5</b>	33%	N/A	33%	N/A	N/A	N/A

#### COVERAGE GAP (DONUT HOLE)

You leave initial coverage and enter the Medicare coverage gap when you reach \$3,820 in total yearly drug costs (not including monthly premiums).

	30-day	90-day	30-day	90-day	90-day	90-day
<b>Tier 1</b>	\$1	\$3	\$10	\$30	\$0	\$30
<b>Tier 2</b>	\$5 or \$10	\$15 or \$30	\$20	\$60	\$0	\$60

#### Tiers 3, 4 and 5

**Generic drugs** You pay 37% of the cost

**Brand drugs** You pay 25% of the cost

#### CATASTROPHIC COVERAGE (AFTER DONUT HOLE)

You enter catastrophic coverage when you spend \$5,100 out of pocket (not including monthly premiums).

**Generic drugs** You pay the greater of 5% coinsurance or \$3.40 copay

**All other drugs** You pay the greater of 5% coinsurance or \$8.50 copay

\*Plus plan not available in Alaska.

\*Alaska Choice plan has a \$415 deductible and copays/coinsurance of \$1/\$4/18%/37%/25% (Tiers 1-5). Arizona and South Carolina Choice plans have a \$415 deductible (Tiers 3-5), preferred copays/coinsurance of \$1/\$5/\$19 or \$20/34% or 35%/25% (Tiers 1-5), and standard copays/coinsurance of \$6/\$14 or \$15/\$34 or \$35/39% or 40%/25% (Tiers 1-5). Colorado, Georgia and Texas Choice plans have a \$100 deductible (Tiers 3-5), preferred copays/coinsurance of \$3/\$13 or \$14/\$42 or \$43/42% or 47%/31% (Tiers 1-5), and standard copays/coinsurance of \$7/\$20/\$47/50%/31% (Tiers 1-5).

# Savings on Many Brand Name Drugs. At retail and mail service pharmacies.

## SilverScript Allure\*

You'll have peace of mind and appreciate help managing your drug costs with lower out-of-pocket costs on many brand name drugs.

### ANNUAL DEDUCTIBLE

#### INITIAL COVERAGE

SilverScript Allure is a \$0 deductible plan, meaning your initial coverage stage begins the day your plan takes effect.

### \$0 DEDUCTIBLE

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

drug tiers	Preferred Pharmacy		Standard Pharmacy		CVS Caremark Mail Service Pharmacy <sup>7</sup>	
	30-day	90-day	30-day	90-day	Preferred	Standard
					90-day	90-day
<b>Tier 1</b>	\$1	\$3	\$10	\$30	\$0	\$30
<b>Tier 2</b>	\$5	\$15	\$20	\$60	\$12.50	\$60
<b>Tier 3</b>	20%	20%	25%	25%	20%	25%
<b>Tier 4</b>	40%	40%	50%	50%	40%	50%
<b>Tier 5</b>	33%	N/A	33%	N/A	N/A	N/A

#### COVERAGE GAP (DONUT HOLE)

You leave initial coverage and enter the Medicare coverage gap when you reach \$3,820 in total yearly drug costs (not including monthly premiums).

**Generic drugs** You pay 37% of the cost

**Brand drugs** You pay 25% of the cost

#### CATASTROPHIC COVERAGE (AFTER DONUT HOLE)

You enter catastrophic coverage when you spend \$5,100 out of pocket (not including monthly premiums).

**Generic drugs** You pay the greater of 5% coinsurance or \$3.40 copay

**All other drugs** You pay the greater of 5% coinsurance or \$8.50 copay

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

People with limited resources and incomes can get Extra Help 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 7:00 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 and Extra Help, you may qualify for a **\$0 monthly premium plan<sup>9</sup>** from SilverScript. **Your copays could be as low as \$1.25** with Extra Help.

<sup>1</sup> CMS Monthly Enrollment by Contract report, May 2018. <http://go.cms.gov/mapddata>

<sup>2</sup> SilverScript Choice has a \$100 deductible on Tier 3-5 drugs in CO, GA, and TX; a \$415 deductible on Tier 3-5 drugs in AZ and SC; and a \$415 deductible on all Tiers in AK.

<sup>3</sup> Alaska Choice plan has a standard pharmacy network only.

<sup>4</sup> Plus plan and Allure plan not available in Alaska.

<sup>5</sup> Percent savings based on SilverScript preferred vs. standard pharmacy copays. Savings may vary by state, drug tier and coverage stage. Call Customer Care for specific pricing of your medications. Does not apply to Choice in DC, DE, HI, IL, MD, NM, NV and NM.

<sup>6</sup> \$0 copay available on a 90-day supply in the initial coverage stage through CVS Caremark Mail Service Pharmacy for the following: Tier 1 for Choice and Allure, and Tiers 1 and 2 for Plus. Plus plan \$0 copay also available in the coverage gap.

<sup>7</sup> The typical number of business 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>8</sup> 16% savings based on three 30-day supplies of drugs in the initial coverage stage compared to one 90-day supply from CVS Caremark Mail Service

Pharmacy for the following drugs: Tiers 2 and 3 for Choice (Tier 2 for Alaska Choice), Tier 3 for Plus, and Tier 2 for Allure. Cost savings may be lower for those who receive Extra Help.

<sup>9</sup> You must qualify for Medicare 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. Call 1-800-790-6326 (TTY:711) for more information.
- The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.
- 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1-866-235-5660 (TTY: 711),一周7天, 每天24小时随时受理.

# An Important Message from your Agent

As you consider Part D plans, you'll find that not all plans cost the same, offer the same range of benefits or provide the same services that help simplify your coverage and take the worry out of filling your prescriptions.

As a licensed insurance agent, I can provide guidance that will ensure value, protect your budget and provide peace of mind with every prescription.

## **Your satisfaction is my goal.**

I make my living working with you, and your peace of mind is my success.

Call me today. I'm ready to go to work for you.

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Licensed Insurance Agent Name

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Phone

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Email



# SilverScript®