

Prescription plans designed to meet your needs.

SilverScript®

Medicare Prescription Drug Plans

AFFORDABLE

\$0

Annual Deductible on ALL Drug Tiers¹

You start saving on any covered drug in your plan's formulary with your very first prescription.

COMPREHENSIVE

Save more than 50%² on over

3,400

Covered Drugs

Brand name, generic, specialty.
For maximum savings, choose a
Preferred Network Pharmacy.⁶



TRUSTED

6 Million³

Members in 2018

Millions rely on SilverScript
for prescription drug coverage
every day.

CONVENIENT

67,000+

Network Pharmacies

Including more than 26,000
offering preferred cost sharing
for SilverScript Choice
(PDP)⁶ members, and more
than 35,000 for SilverScript
Plus (PDP)⁴ and SilverScript
Allure (PDP)⁴ members.



STABLE

One of America's Largest

Medicare Part D Insurers³

Now in our second decade
of specializing in Medicare
prescription drug coverage, we
offer member-friendly services
focused solely on your needs.



VALUE

\$0⁵ Copay

On 90-day supplies of Tier 1
drugs delivered to your door
by CVS Caremark Mail Service
PharmacyTM⁷, with no cost
for standard shipping.



3 Comprehensive Prescription Drug Plans

SilverScript **Choice** (PDP)

Comprehensive coverage with low copays, our lowest premiums, a nationwide network and savings at preferred pharmacies⁶. As our most popular plan, Choice might be the right plan for you too.

SilverScript **Plus** (PDP)⁴

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

SilverScript **Allure** (PDP)⁴

Peace of mind and help managing your drug costs with lower out-of-pocket costs on many brand-name drugs.

Learn more about why millions of people trust SilverScript

Your SilverScript agent can answer your questions and help you choose the SilverScript plan that will meet your health needs.

I am happy to provide guidance and answer your questions.

Serving you is my highest priority. Feel free to call me at your convenience.

Call _____ at _____
(Licensed Insurance Agent/Broker Name) (Phone Number)



¹SilverScript 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.

²Choice preferred savings of more than 50% are not available in DC, DE, HI, IL, MD, NM, NV, and VA. 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.

³CMS Monthly Enrollment by Plan report, August 2018. <http://go.cms.gov/mapddata>

⁴SilverScript Plus and Allure plans not available in Alaska.

⁵Choice and Allure Members: \$0 copays available on 90-day supplies of Tier 1 drugs through CVS Caremark Mail Service Pharmacy during the Initial Coverage stage. Plus and Allure are not available in AK. Plus Members: \$0 copays available on 90-day supplies of Tier 1 and 2 drugs through CVS Caremark Mail Service Pharmacy during the Initial Coverage and Coverage Gap stages. Savings may vary for those receiving Extra Help.

⁶Alaska Choice plan has a standard pharmacy network only.

⁷The 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.

This information is not a complete description of benefits. Call 1-866-235-5660 (TTY: 711) 24 hours a day, 7 days a week for more information.

This is not a complete listing of plans available in your service area. For a complete listing please contact 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or consult www.medicare.gov.

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.

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 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。

SilverScript is a Prescription Drug Plan with a Medicare contract offered by SilverScript Insurance Company. Enrollment in SilverScript depends on contract renewal.

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All about prescriptions.
All about you.

SilverScript®

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 million¹ people with Medicare count on SilverScript to make their prescriptions more affordable.

Making prescription drug coverage better.

A proud member of the CVS Health® family, SilverScript is America's largest¹ 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.²
- 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)⁴

Comprehensive coverage with low copays, our lowest premiums, a nationwide network and savings at preferred pharmacies³.

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

SilverScript Plus (PDP)⁴

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

SilverScript Allure (PDP)⁴

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 ⁴	Allure ⁴
\$0 deductible	Yes, on all drugs ²	Yes, on all drugs	Yes, on all drugs
Preferred pharmacies³	26,000+	35,000+	35,000+
Savings⁵ with preferred copays	Up to 50% ⁵	Up to 80%	Up to 80%
\$0 copays⁶ with mail service⁷	Tier 1 drugs	Tier 1 and 2 drugs	Tier 1 drugs
16% savings⁸ with mail service	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 ³ , 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. ² We start sharing costs with you on your very first prescription.
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*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

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 ³		Standard Pharmacy		CVS Caremark Mail Service Pharmacy ⁷	
	30-day	90-day	30-day	90-day	Preferred	Standard
Tier 1	\$3-\$9	\$9-\$27	\$7-\$10	\$21-\$30	\$0	\$21-\$30
Tier 2	\$10-\$19	\$30-\$57	\$19 or \$20	\$57 or \$60	\$25-\$47.50	\$57 or \$60
Tier 3	\$34-\$46	\$102-\$138	\$46 or \$47	\$138 or \$141	\$85-\$115	\$138 or \$141
Tier 4	34%-49%	34%-49%	49% or 50%	49% or 50%	34%-49%	49% or 50%
Tier 5	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

*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).

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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

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 ⁷	
	30-day	90-day	30-day	90-day	Preferred	Standard
Tier 1	\$1	\$3	\$10	\$30	\$0	\$30
Tier 2	\$5 or \$10	\$15 or \$30	\$20	\$60	\$0	\$60
Tier 3	\$31, \$33, \$35, or \$42	\$93, \$99, \$105, or \$126	\$47	\$141	\$77.50, \$82.50, \$87.50, or \$105	\$141
Tier 4	40%	40%	50%	50%	40%	50%
Tier 5	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**

Tier 1 \$1 \$3 \$10 \$30 \$0 \$30

Tier 2 \$5 or \$10 \$15 or \$30 \$20 \$60 \$0 \$60

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.

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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.

drug tiers		YOUR COPAYS (\$) AND COINSURANCE (%)					
		Preferred Pharmacy		Standard Pharmacy		CVS Caremark Mail Service Pharmacy ⁷	
		30-day	90-day	30-day	90-day	Preferred	Standard
Tier 1		\$1	\$3	\$10	\$30	\$0	\$30
Tier 2		\$5	\$15	\$20	\$60	\$12.50	\$60
Tier 3		20%	20%	25%	25%	20%	25%
Tier 4		40%	40%	50%	50%	40%	50%
Tier 5		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

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

CATASTROPHIC COVERAGE (AFTER DONUT HOLE)

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; or visit your local Social Security office.

If you are eligible for Medicare and Extra Help, you may qualify for a **\$0 monthly premium plan⁹** from SilverScript. **Your copays could be as low as \$1.25 with Extra Help.**

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

² 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.

³ Alaska Choice plan has a standard pharmacy network only.

⁴ Plus plan and Allure plan not available in Alaska.

⁵ 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.

⁶ \$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.

⁷ 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.

⁸ 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.

⁹ 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.