



SilverScript Employer PDP sponsored by WSSC

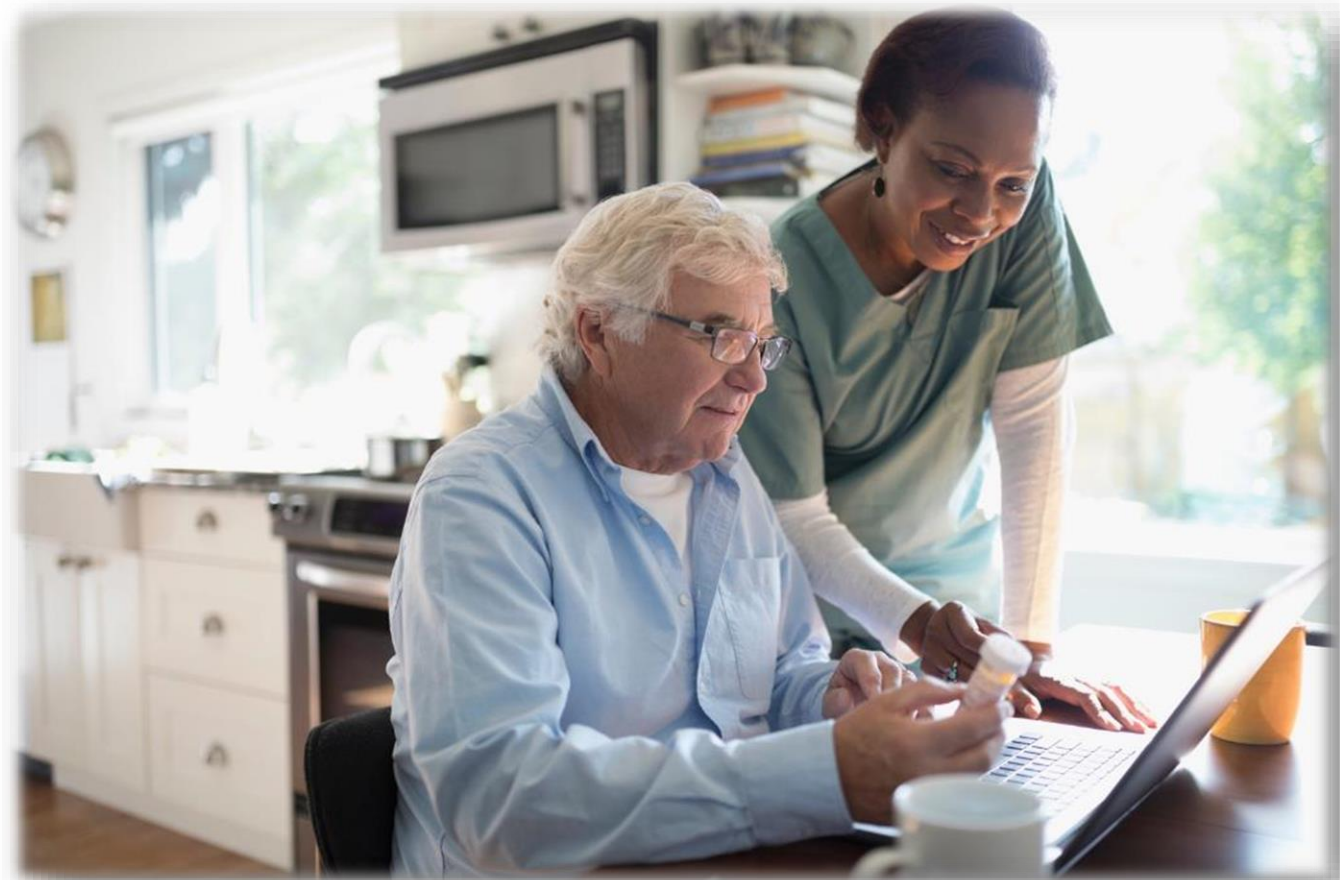
Your 2025 Retiree Prescription Benefits

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Medicare Account Manager

November 2024

Agenda

- **Introducing SilverScript®**
- **Prescription drug benefits designed for WSSC retirees**
- **Contact information**
- **Q&A**





What's happening?

- This is a Medicare Part D prescription drug plan provided by SilverScript® Insurance Company, a subsidiary of CVS Caremark® and CVS Health®.
- An employer-sponsored Medicare Part D plan is a prescription drug plan that is approved by Medicare and sponsored by your former employer WSSC.
- You may hear this plan referred to by its initials, EGWP, which stands for Employer Group Waiver Plan.



Rich benefits through WSSC



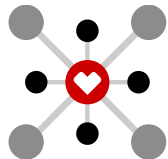
Richer benefits than a standard Part D plan



No “donut hole” or coverage gap

Predictable copay

No large out-of-pocket costs for brand or specialty drugs



Access to a broad network of pharmacies

90-day supply option through CVS Caremark® Mail Service Pharmacy or CVS Pharmacy® retail locations

No requirement to use CVS Pharmacy locations

SilverScript® provides you with:



A large pharmacy network

More than 65,000+
pharmacies nationwide.



Find a pharmacy

Visit **Caremark.com** or
call the number on your
member ID card.

For Members moving from Commercial:

- You'll automatically be enrolled in the SilverScript® prescription drug plan (PDP). Within 10 days of Medicare approval of enrollment, you'll receive your SilverScript ID card and plan materials.
- Information that will transfer to SilverScript includes:
 - Prescription history from your current coverage
 - Medications currently on file that have not expired and have refills available, except for controlled substances
- Present your SilverScript ID card to the retail pharmacist 1.1.2025 to ensure they submit your new information.



Communications

- **Summary of Benefits** which describes the plan.
- Your **Confirmation of Enrollment and welcome kit** which contains your ID card and information on how to access plan materials online.
- You can only have one Part D plan at a time. If you have other Part D coverage when you join the SilverScript plan sponsored by WSSC, you will be disenrolled from the other plan.





ID cards

- You will receive a new ID card from SilverScript® after your enrollment is approved by Medicare.
- If your spouse and dependents are covered by the plan and eligible for Medicare, they will get their own SilverScript ID card with their own unique member ID number.
- It is important that you and your dependents each use your own ID card when filling your prescriptions.

Front

SilverScript

Prescription Drug Plan Administered by
CVS Caremark Part D Services, LLC

RXBIN: 004336
RXPCN: MEDDADV
RXGRP: RXCVSD
ISSUER: (80840): 9151014609
ID: GXC240011
NAME: JOHN1 SAMPLE

MedicareRx
Prescription Drug Coverage

S5601 801

Back

**Submit Medicare Part D
Paper Claims to:**
Claims Processing
P.O. Box 52066
Phoenix, AZ 85072-2066

**SilverScript
Customer Care:**
1-xxx-xxx-xxxx
24 hours a day, 7 days a week
TTY: 711

**Pharmacy Help Desk
For Providers:**
1-866-693-4620

Caremark.com

Claims administered
by CVS Caremark Part D
Services, LLC.

Your prescription drug benefits

There are **no negative** changes to your copays in 2025.

	Retail pharmacy (30-day supply)	Mail-order pharmacy (90-day supply)	Retail pharmacy (Non-CVS pharmacies (90-day supply)
Generic drugs	You pay \$10	You pay \$20	You pay \$30
Preferred brand drugs	You pay \$25	You pay \$50	You pay \$75
Non-preferred brand drugs	You pay \$75	You pay \$150	You pay \$225

Prior authorization and transition fills

Prior authorization

- If you are taking a prescription drug that will require a prior authorization under SilverScript®, you will receive a letter in the mail.
- To begin the prior authorization process, you can contact SilverScript Customer Care

Transition fill

You can get a temporary 90 -day supply of your drug if:

- It is a Medicare Part D drug that is not on the formulary
- There is a prior authorization, quantity limit or step therapy on a Medicare Part D drug

Other things to keep in mind about your refills:

- Transition fill occurs during the first 90 days you are eligible for coverage in the plan.
- Long-term care (LTC) members are allowed multiple fills to equal the transition fill maximum day supply during their 31-day transition fill period.
- Select safety quantity limits may not be eligible for a transition fill, or the Part B vs. Part D processing.
- You will receive a letter sent to your home. Medicare requires that you get this letter even if your drug is covered under the additional coverage provided by WSSC

Catastrophic coverage

- The Catastrophic Coverage stage begins once a member reaches \$2,000 in Medicare prescription drug expenses.
- Once you are in the Catastrophic Coverage stage, you **don't pay anything** for covered prescription drugs for the rest of the plan year.
- You also have coverage for drugs that are excluded from the definition of a Part D drug.





Formulary basics

Are there any restrictions on my drug coverage?

- Some covered drugs may have additional requirements or limits.
- You can find out if your drug has any additional requirements or limits by looking in the formulary.

Prior Authorization (PA)

You or your prescriber must request approval from us first.

Quantity Limit (QL)

Some drugs have a limitation on the amount of the drug we will cover.

Step Therapy (ST)

You'll need to try certain drugs for your condition before we will cover another drug for that condition.

Ask us how to make an exception and cover your drug by calling Customer Care at the number on your member ID card, or you can review your 2025 Evidence of Coverage.

CVS Caremark® Mail Service Pharmacy

The prescriptions you fill regularly are conveniently delivered to your door within 7 to 10 days after processing your order.

Two easy steps to get started:

1. See if your medication is available through mail order.
 - Check your plan formulary (drug list) or call the number on your member ID card.
2. Choose how to sign up
 - Register online through **Caremark.com**
 - Call Customer Care at the number on your member ID card.
 - Let us know how you want to pay for your order.



Everything you need to manage your medications anytime, anywhere

Caremark.com and the CVS Caremark® App



Review
your plan
details.



Check medication
costs and find
ways to save.



Find in-network
pharmacies or start
delivery by mail.



Order mail service
refills and track
shipments.



View history
of your
prescriptions.



Track progress toward
your deductible or
out-of-pocket maximum.



Set alerts and
reminders to help
you stay on track.



Once you're registered, download the CVS Caremark App from your preferred app store to manage your medications on your smart phone.



Contact information



SilverScript® Customer Care

- Call **1-844-819-3073**
- Available 24 hours a day,
7 days a week.



Pharmacy information

- Visit **Caremark.com**
- Check your drug cost tool
- Manage prescriptions
- Pharmacy locator tool
- Opt in to get electronic
Explanation of Benefits and more



Other resources

- **SSA.gov**
- **Medicare.gov**

Recap of Important Points

- **You do not have to enroll directly with Medicare for Part D coverage.**
- **Be sure to present your SilverScript® ID card at the pharmacy when filling your first prescription after enrollment into SilverScript**
 - **Remember, you will receive a SilverScript ID card**
 - **You can only have one Part D plan at a time.**
- **If you enroll in other Part D coverage when you have the SilverScript plan sponsored by WSSC, you will be disenrolled from this plan.**

 **Thank you**

Medicare Part B vs. Part D determinations



- Certain medications are covered under Medicare Part B or Medicare Part D depending on the reason a member is using the medication.
- WSSC will cover these medications regardless of the coverage determination. However, before the prescription can be filled, the retail pharmacy will need to determine if the medication is covered under Part B or Part D.
- If the medication is covered under Part B, it will be covered through your medical plan. If the medication is covered under Part D, it will be covered through SilverScript®.
- Members who take multiple medications and have multiple chronic conditions may qualify for the **Medication Therapy Management program** — a voluntary program that will assist members in the best use of the pharmacy benefit.

Need help with your Medicare drug costs?

You may qualify for **Extra Help** if you have limited income and resources.

Extra Help is a Medicare program that helps pay some Medicare prescription drug costs, such as:

- Monthly plan premium
- Yearly deductible
- Coinsurance
- Copays
- Coverage gap

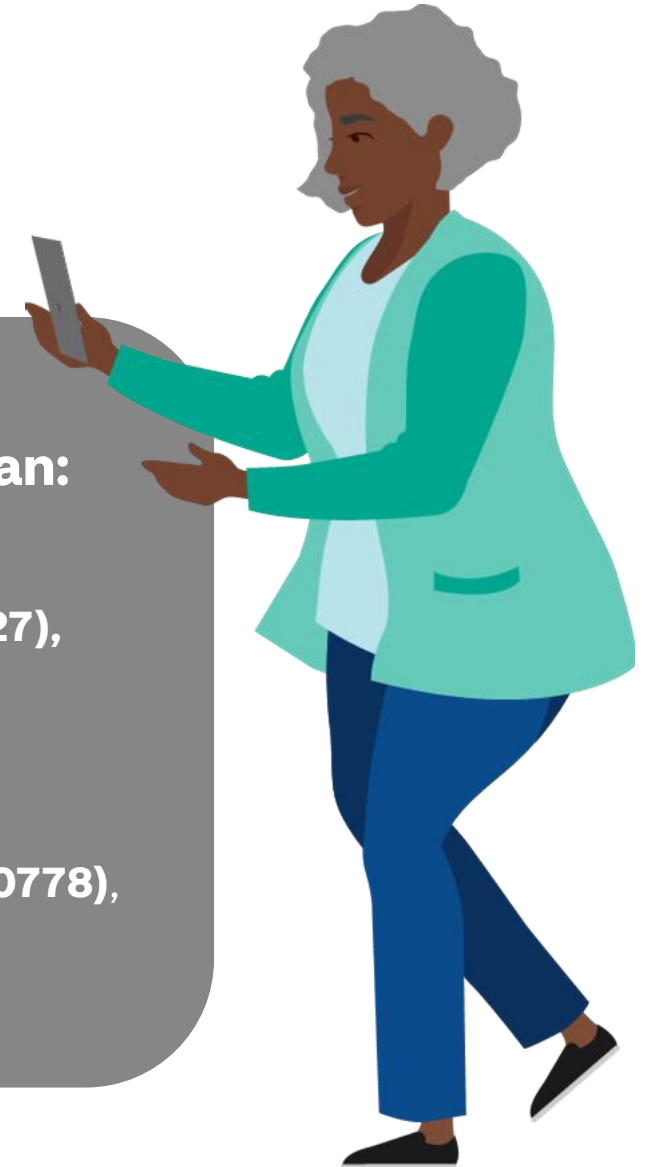
To see if you qualify, you can:

Call Medicare:

1-800-MEDICARE (1-800-633-4227),
(TTY: 1-877-486-2048), available
24 hours a day, 7 days a week.

Call Social Security:

1-800-772-1213 (TTY: 1-800-325-0778),
Monday to Friday, 8 AM to 7 PM.





Pharmacy terms and ways to manage your medication

Copay or coinsurance | The amount you pay for medications once you reach the deductible and coverage starts. A copay is a flat amount, and coinsurance is a percentage of the cost of the medication.

Max Out of Pocket | After you reach your individual maximum out-of-pocket costs of \$2,500, WSSC will pay the rest of your annual drug costs.

Formulary | The covered drug list for the Part D plan.

Drug tiers | A group of drugs in a formulary. Each tier may have a different level of payment. Higher tiers usually have higher cost sharing.

Mail order drugs (MOD) | Prescriptions filled through the convenience of home delivery.

Network | The pharmacy options you have for getting your prescription drugs.

Appeals | If we deny your or your doctor's request for coverage of a non-covered medication, you have the right to appeal that decision.

SilverScript[®]

SilverScript Employer PDP is a Prescription Drug Plan. This plan is offered by SilverScript Insurance Company, which has a Medicare contract. Enrollment depends on contract renewal. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within <x> days. You can call <phone number/TTY/hours of op> if you do not receive your mail-order drugs within this timeframe. [Members may have the option to sign-up for automated mail-order delivery.] The <PlanName>'s pharmacy network includes limited lower-cost, preferred pharmacies in <applicable areas>. 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 whether there are any lower-cost preferred pharmacies in your area, please call <CustomerCareNumber> (TTY: <CustomerCareTTY>), <CustomerCareHours>, or consult the online pharmacy directory at <WebsiteURL>. The formulary, and/or pharmacy network may change at any time. You will receive notice when necessary.

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