



IMPORTANT INFORMATION ABOUT YOUR PRESCRIPTION DRUG COVERAGE

It is especially important for you to read this information carefully. **SAVE ALL** information you receive from SilverScript about your retiree prescription drug coverage from the NALC Health Benefit Plan, for future reference.

SilverScript Employer PDP sponsored by the NALC Health Benefit Plan (SilverScript) is the prescription drug plan for NALC Health Benefit Plan Medicare-eligible retirees. This prescription drug plan is provided by SilverScript® Insurance Company which is affiliated with CVS Caremark®.

Much of the information that SilverScript is sending you is required by Medicare. It refers to the Medicare Part D plan portion of your coverage only, not the additional coverage provided by the NALC Health Benefit Plan.

Many of these documents use general language that is not specifically designed to communicate the NALC Health Benefit Plan benefits. If you read something that seems in conflict with what you currently experience with your NALC Health Benefit Plan prescription coverage, simply reach out to us with any questions. You can call SilverScript Customer Care at 1-833-266-6957, 24 hours a day, 7 days a week. TTY users should call 711.

Key points you should know

- SilverScript is a Medicare Part D prescription drug plan with additional coverage provided by the NALC Health Benefit Plan. This additional coverage means that you have **more coverage than the standard Medicare Part D plan and never less than your current NALC HBP coverage. To find out about coverage for your specific medications, please contact SilverScript Customer Care at 1-833-266-6957, 24 hours a day, 7 days a week. TTY users should call 711.**
- **You don't have to do anything to be enrolled in SilverScript. The NALC HBP will take care of everything for you.**
- There will be no interruption in your coverage as NALC HBP will transfer your enrollment from your current prescription drug plan to the SilverScript plan.

- You will receive a **new ID card from SilverScript** to use at the Pharmacy. Do not use this new ID card until the effective date listed within this mailing.
- Beginning on your effective date, you will be able to fill your **prescriptions at local pharmacies within the SilverScript pharmacy network or through the CVS Caremark Mail Service Pharmacy™**. You can also receive up to a 90-day supply of your medication at a CVS Pharmacy® or other retail network pharmacy.
- If your **spouse or dependent child has prescription drug coverage through the NALC Health Benefit Plan and are not eligible for Medicare**, they will continue using their current ID Card through the NALC Health Benefit Plan to get their prescriptions filled.
- **You can only be enrolled in one Medicare prescription drug plan at a time.** In most cases, if you decide to enroll in another Medicare prescription drug plan or Medicare Advantage plan, you will lose your SilverScript prescription drug coverage through the NALC Health Benefit Plan.

What you may need to do

You don't have to do anything to be enrolled in SilverScript.

To make sure you have the medications you need, here are some things to consider.

- **Open and read any information you receive from SilverScript.** You will be receiving letters, statements about your drug costs (called *Explanation of Benefits* "EOB"), and other information required by Medicare. Some of the materials will be for your information, but there may be letters that require you to take action to keep your coverage. Please be sure to read all materials sent by SilverScript and to respond, as applicable.
- **Save all information you receive from SilverScript** for future reference.
- **Get your prescriptions refilled.** If you need to refill your prescription in the near future, you may want to obtain your refill before your effective date, to make sure you have enough of your medication during the transition to SilverScript.
- **Obtain new prior authorizations, if needed:** Some prior authorizations may not transfer to your new SilverScript plan. You will receive additional information in the coming months if you are impacted. During your first 90 days of enrollment in the plan, you will be able to obtain up to a 90-day supply, or transition fill, at the pharmacy for most drugs requiring prior authorization.
- **Check the *Formulary (List of Covered Drugs)* to see if your drug is covered.** It is a list of the most commonly used drugs, selected by SilverScript and covered under the Medicare Part D portion of the plan. To find out about coverage of your specific medications, please contact

SilverScript Customer Care at 1-833-266-6957, 24 hours a day, 7 days a week. TTY users should call 711.

- **Pay an additional premium**, if required by Medicare. Although the NALC Health Benefit Plan will pay the standard Medicare part D enrollment premium, in the case of those with higher incomes you may be responsible for a surcharge to your Medicare Part D benefit. Please refer to the Part D-IRMAA section of the Medicare website: <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans> to see if you would be subject to an additional premium. These amounts are typically published by Medicare by December of each year. You will be notified by Social Security if this affects you. It is important that you pay this additional amount if required. If you do not pay, Medicare will disenroll you from SilverScript.

Information to expect from SilverScript

The enclosed letter and *Summary of Benefits*

This letter explains that SilverScript is your new prescription drug plan and tells you that you will be enrolled automatically. **No action is required, unless the enclosed letter includes instructions to contact SilverScript and provide the additional information needed to process your enrollment.**

It will also tell you that you have the choice to opt out of this plan. We are required by Medicare, to give you the chance to opt out of the plan.

Plan Materials and SilverScript ID card

Upon confirmation from Medicare, you will receive your essential plan information.

- Confirmation of enrollment letter
- SilverScript member ID card (You may begin using this card on your effective date.)
- Online Notice – provides instructions on how to easily access important documents such as Evidence of Coverage, Formulary, and Pharmacy Directory
- Mail Order Form

**Questions about Medicare Part D or any documents
you received from SilverScript?**

Call SilverScript Customer Care at 1-833-266-6957, 24 hours a day, 7 days a week. TTY users should call 711.

Questions about eligibility, enrollment, or your premium?

If you have any questions regarding eligibility, enrollment or your premium, or how your NALC Health Benefit Plan medical or prescription drug coverage will be affected if you change plans or are disenrolled from SilverScript, please call NALC Health Benefit Plan at 1-888-636-6252, Monday through Friday, 8:00 a.m. to 3:30 p.m EST.