



IMPORTANT INFORMATION ABOUT YOUR PRESCRIPTION DRUG COVERAGE

It is very important for you to read the information in this mailing carefully. **SAVE ALL** information you receive from SilverScript about your retiree prescription drug coverage sponsored by Cincinnati Retirement System for future reference.

SilverScript Employer PDP sponsored by Cincinnati Retirement System (SilverScript) is the retiree prescription drug plan for participants in the Cincinnati Retirement System plan who are eligible for Medicare. This plan is provided by SilverScript® Insurance Company, which is affiliated with CVS Caremark®, Cincinnati Retirement System's pharmacy benefit manager.

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 to the additional coverage provided by Cincinnati Retirement System. Many of these documents use general language that is not specifically designed to communicate the unique Cincinnati Retirement System plan benefits. If you have any questions, please call SilverScript Customer Care at 1-888-234-0927, available 24 hours a day, 7 days a week. TTY users should call 771.

Key points you need to know

- SilverScript is a Medicare Part D prescription drug plan (PDP) with additional coverage provided by Cincinnati Retirement System.
- **You don't have to do anything** to enroll in the plan. You have been automatically enrolled.
- There will be **no interruption** in your coverage as you transition to SilverScript.
- You will get a **new SilverScript ID card**. Do not use this new card until your effective date of January 1, 2017.
- You will be able to use most of the **pharmacies** that you use today.
- You will continue to get your **prescriptions filled at your local network pharmacy or through the CVS Caremark Mail Service Pharmacy**. You also will be able to get up to a 90-day supply of your medication at a network pharmacy.

- If you use a **CVS Pharmacy®** or other in-network retail pharmacy, you will pay the same copayment for a 90-day supply of a maintenance medication as prescriptions filled through the mail order pharmacy.
- **You can be enrolled in only one Medicare prescription drug plan at a time.** If you decide to change plans and enroll in another Medicare prescription drug plan, or a Medicare Advantage plan with or without prescription drug coverage, you will lose your prescription drug coverage from Cincinnati Retirement System.
- Immediately upon eligibility, Medicare becomes your primary insurance coverage. Cincinnati Retirement System members who are eligible for Medicare must enroll in Medicare Part A (only if they are eligible for free Part A) and Medicare Part B. If you choose not to enroll or if you do not pay premiums on time, Medicare may impose fees, increase out-of-pocket cost, and drop coverage.

What you need to do

- **Open and read any information you receive from SilverScript.** You will be getting letters, reports about your drug costs called *Explanation of Benefits* and other information required by Medicare. Some of the materials will be for your information, but there may be letters requesting additional information or action on your part. 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 a new prior authorization, if needed.** Prior authorizations will not automatically transfer to SilverScript. During your first 90 days of enrollment in the plan, you will be able to obtain a transition fill at the pharmacy for most drugs requiring pre-authorization. You may want to get your prescription refilled before your effective date, if possible. This way, you have time to get a new prior authorization with SilverScript after your effective date.
- **Check the *Abridged Formulary (List of Covered Drugs)* to see if your drug is covered.** Some medications that are covered by Cincinnati Retirement System will not be listed on the formulary. If you do not see your drug, call SilverScript Customer Care at 1-888-234-0927, available 24 hours a day, 7 days a week. TTY users should call 771.
- **Pay an additional premium if required by Medicare.** If your income is over \$85,000 for an individual or \$170,000 for married filing jointly, Medicare requires that you pay an additional premium based on your income. You will be notified by Social Security if this affects you, along with instructions for remitting the monthly payment.

It is important that you pay this additional amount, if required. If you do not pay it, Medicare will disenroll you from the plan. Cincinnati Retirement System will have to terminate your retiree prescription drug coverage based on this disenrollment.

Information in this mailing

- *Abridged Formulary (List of Covered Drugs)* – the list of drugs covered by the plan
- *Pharmacy Directory* – the list of network pharmacies in your area
- *Evidence of Coverage* – details about the plan and your rights and responsibilities

You will receive a second mailing with your new SilverScript ID card. It should arrive before your effective date.

Questions about your new Medicare Part D prescription drug coverage?

If you have questions about Medicare Part D, what drugs will be covered under the plan or any other questions about SilverScript, call SilverScript Customer Care at 1-888-234-0927, available 24 hours a day, 7 days a week. TTY users should call 711.