

2025 Summary of Benefits

SilverScript Employer PDP sponsored by The Group Insurance Commission (SilverScript)

A Medicare Prescription Drug Plan (PDP) offered by SilverScript® Insurance Company with a Medicare contract

January 1, 2025 – December 31, 2025

About SilverScript

SilverScript Employer PDP sponsored by the Group Insurance Commission (GIC) is a Medicare-approved Part D prescription drug plan with additional coverage provided by the GIC to expand the Part D benefits. “Employer PDP” means that the plan is an employer-provided prescription drug plan. The plan is offered by SilverScript® Insurance Company, which is affiliated with CVS Caremark®, the GIC’s pharmacy benefit manager.

You are automatically enrolled in SilverScript coverage when you enroll in one of GIC’s Medicare products. Do not enroll in any other Part D (prescription drug) plan. Doing so will immediately terminate your GIC health and prescription drug coverage.

Plan Costs

This section includes information about your monthly premium, annual deductible (if any), and cost-sharing amounts during the Initial and Catastrophic Coverage Stages for SilverScript.

Monthly Premium

There is no separate prescription drug premium. This benefit is provided as part of your GIC health plan coverage.

Please note: If your modified adjusted gross income is above a certain amount, you may pay a Part D income-related monthly adjustment amount (Part D IRMAA). Medicare uses the modified adjusted gross income reported on your IRS tax return from 2 years ago (the most recent tax return information provided to Social Security by the IRS).

If Social Security notifies you about paying a higher amount for your Part D coverage, you’re required by law to pay the Part D-Income Related Monthly Adjustment Amount (Part D IRMAA). **You pay your Part D IRMAA directly to Medicare, not to your plan or employer.**

You’re required to pay the Part D IRMAA, even if your employer or a third party (like a teacher’s union or a retirement system) pays for your Part D plan premiums. If you don’t pay the Part D IRMAA and get disenrolled, you may also lose your retirement coverage and you may not be able to get it back.

For more information about Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227).

Medicare Part D Drug Payment Stages

All Medicare Part D prescription drug plans have drug payment stages where drug costs may vary. You move through each stage based on the amount either you or the plan spend on prescription drugs. See the following section for information on the Medicare Part D drug payment stages. The Part D *Explanation of Benefits (EOB)* and other plan materials include additional information on the three drug payment stages.

Stage 1: Deductible Stage

Because you have no deductible, this payment stage does not apply to you.

Stage 2: Initial Coverage Stage Cost Sharing

During the Initial Coverage Stage, you pay a portion of your drug costs, and the plan pays its portion. The following tables show what you pay until your out-of-pocket covered Part D drug costs reach \$2,000. You may get your drugs at network retail pharmacies or through the mail-order pharmacy.

2025 SilverScript Summary of Prescription Drug Benefits for The Group Insurance Commission			
Monthly Premium		There is no separate prescription drug premium. This benefit is provided as part of your GIC health plan coverage.	
Deductible		This plan does not have a deductible.	
Your share of the cost when you get a 30-day supply of a covered Part D prescription drug:			
	Network Retail Pharmacy (Up to a 30-day supply available at <u>any</u> network pharmacy)	Mail-Order Pharmacy (Up to a 30-day supply)	Long-Term Care (LTC) Pharmacy (Up to a 31-day supply)
Tier 1: Generic	\$10.00	\$25.00	\$10.00
Tier 2: Preferred Brand	\$30.00	\$75.00	\$30.00
Tier 3: Non-Preferred Brand	\$65.00	\$165.00	\$65.00
Your share of the cost when you get a <i>long-term</i> supply (up to 90 days) of a covered Part D prescription drug:			
	Preferred Network Retail Pharmacy (Up to a 90-day supply)	Standard Network Retail Pharmacy (Up to a 90-day supply)	Mail-Order Pharmacy (Up to a 90-day supply)
Tier 1: Generic	\$25.00	\$30.00	\$25.00
Tier 2: Preferred Brand	\$75.00	\$90.00	\$75.00
Tier 3: Non-Preferred Brand	\$165.00	\$195.00	\$165.00

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

Note: You pay the same share of the cost for your drug filled through the Mail-Order Pharmacy, whether you get a one-month supply or a long-term supply. This means that the copayment or coinsurance listed in the previous table is applicable for any order, regardless of the day supply.

Please note, if you go to an out-of-network pharmacy, you will be reimbursed the cost of the drug less your cost share.

Stage 3: Catastrophic Coverage Stage Cost Sharing

During this payment stage, you pay nothing for your covered Part D drugs.

For excluded drugs covered under the additional coverage provided by The Group Insurance Commission, you will continue to pay the same cost sharing amount during the Catastrophic Coverage stage.

Who can join?

To join SilverScript, you must be eligible for coverage provided by The Group Insurance Commission, be entitled to Medicare Part A and/or be enrolled in Medicare Part B, be a United States citizen or be lawfully present in the United States and live in our service area. SilverScript is available in the United States and its territories.

Which drugs are covered?

To find out if your drug is on the formulary (list of Part D prescription drugs) or about any restrictions, call Customer Care. You may also request a copy of the complete plan formulary.

Please note: The Group Insurance Commission provides additional coverage that may cover prescription drugs not included in your Medicare Part D benefit, such as:

- Prescription drugs for anorexia, weight loss, or weight gain
- Prescription drugs for the symptomatic relief of cough or cold
- Prescription vitamins and mineral products not covered by Part D
- Prescription drugs for treatment of sexual or erectile dysfunction
- Certain diabetic drugs and supplies not covered by Part D
- Prescription drugs for tobacco cessation
- Part B products, such as oral chemotherapy agents

For more information about your share of the cost or which prescription drugs may or may not be covered, please call Customer Care. The SilverScript formularies do not include any drugs that may be available to you through the additional coverage provided by The Group Insurance Commission.

How will I determine my drug costs?

SilverScript groups each medication into one of three tiers. Use your formulary to find out the tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and whether you are in the Deductible (if any), Initial Coverage, or Catastrophic Coverage Stage. As you move from stage to stage, the amount you and the plan pay for your drugs may change. If the actual cost of a drug is less than the normal copayment or coinsurance for that drug, you will pay the actual cost, not the higher copayment or coinsurance.

Which pharmacies can I use?

More than 60,000 pharmacies nationwide make up the pharmacy network. These include retail, mail-order, long-term care and home infusion pharmacies. To find a network pharmacy near your home or where you are traveling in the United States or its territories, call Customer Care or use our online pharmacy locator tool on info.caremark.com/oe/gicsilverscript.

You generally must use a network pharmacy in order to receive full benefit coverage on your prescriptions. You may get drugs from an out-of-network pharmacy in an emergency, but you may have to pay the full cost (rather than your normal share of the cost) at the time you fill your prescription. If you use an out-of-network pharmacy, we will reimburse you your total cost minus your copay amount for the drug. You must submit a paper claim in order to be reimbursed.

If you need to get your prescription filled while you are traveling outside the country, contact Customer Care **before** you leave the U.S. You can request a vacation override for up to a 90-day supply of your medication. If you are traveling outside of the country and have an emergency drug expense, submit your itemized receipt with the completed SilverScript claim form to the GIC at P.O. Box 556, Randolph, MA 02368.

Please note: Veterans Affairs (VA) pharmacies are not permitted to be included in Medicare Part D pharmacy networks. The federal government does not allow you to receive benefits from more than one government program at the same time.

If you are eligible for VA benefits, you may still use VA pharmacies under your VA benefits. However, the cost of those medications and what you pay out-of-pocket will not count toward your Medicare out-of-pocket costs or Medicare total drug costs. Each time you get a prescription filled, you can compare your GIC benefit through SilverScript to your VA benefit to determine the best option for you.

Through the additional coverage provided by the GIC, you may be able to save on your maintenance prescription drugs by changing your 30-day supply to a 90-day supply at any CVS Pharmacy®, Longs Drugs (operated by CVS Pharmacy), or Navarro Discount Pharmacy location. These pharmacies are called “preferred network retail pharmacies.”

If you’re currently taking any long-term prescription drugs, you can continue to fill your 30-day supplies. However, you may save by changing your 30-day supply to a lower-cost 90-day supply. Filling one 90-day supply may cost you less than three 30-day supplies of the same prescription drug.

You can choose from two 90-day supply options for the same low price.

Option 1: Refill at any CVS Pharmacy, Longs Drugs (operated by CVS Pharmacy), or Navarro Discount Pharmacy location, and pick up your prescription drugs at your convenience.

Option 2: Refill with CVS Caremark Mail Service Pharmacy and have a 90-day supply of your long-term prescription drugs shipped to your home.

For questions about maintenance drugs with additional coverage provided by the GIC, including the cost to fill these drugs, please contact Customer Care.

This document provides a summary of what SilverScript covers and what you will pay. To get a complete list of our benefits, please call Customer Care and ask for the *Evidence of Coverage*.

If you want to know more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

The SilverScript pharmacy network includes limited lower-cost, preferred pharmacies in Alaska; suburban and rural areas of Idaho, Puerto Rico, Washington, and Wyoming; and rural areas of Arkansas, Colorado, Iowa, Kansas, Kentucky, Maine, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, Oregon, and Wisconsin. 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 Customer Care at 1-877-876-7214 (TTY: 711), 24 hours a day, 7 days a week, or consult the online pharmacy directory at info.caremark.com/oe/gicsilverscript.

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.

Participating health care providers are independent contractors and are neither agents nor employees of SilverScript. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

The typical number of business days after the mail-order pharmacy receives an order to receive your shipment is up to 10 days. Specialty pharmacies fill high-cost specialty drugs that require special handling. Although specialty pharmacies may deliver covered medicines through the mail, they are not considered “mail-order pharmacies.” Therefore, most specialty drugs are not available at the mail-order cost share. Enrollees have the option to sign up for automated mail-order delivery.

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.

Important Plan Information Información Importante Sobre el Plan

SilverScript Customer Care

CALL	1-877-876-7214 Calls to this number are free, 24 hours a day, 7 days a week. Customer Care also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free, 24 hours a day, 7 days a week.
FAX	1-866-552-6205
WRITE	SilverScript Insurance Company P.O. Box 30016 Pittsburgh, PA 15222-0330