



The prescription drug plan that Prince George's County Public Schools (PGCPS) offers to our Medicare-eligible retirees and their Medicare-eligible dependents will be administered by SilverScript Insurance Company (SilverScript), which is affiliated with CVS/Caremark. This is a change in administrators for the prescription plan for Medicare-eligible retirees and dependents. The SilverScript plan is a Medicare Part D Prescription Drug Plan. Non-Medicare eligible plan participants will continue to be covered by the current CVS/Caremark plan.

KEY POINTS YOU NEED TO KNOW

- PGCPS will take all the necessary steps to transition you to the SilverScript plan.
- With the SilverScript plan, you may continue to get your prescriptions filled at your local network pharmacy or through the CVS Caremark Mail Service Pharmacy.
- You can be enrolled in only one Medicare Part D Prescription Drug Plan at a time. If you decide to change plans and enroll in another (individual) Medicare Part D Prescription Drug Plan, or a Medicare Advantage plan with or without prescription drug coverage, you will lose your prescription drug coverage from PGCPS.
- Retirees that are designated by The Social Security Administration (SSA) as a high income retiree will be charged an Income Related Monthly Adjustment amount or "IRMAA". SSA determines who is considered a high income retiree based on tax status and yearly income reported on IRS tax returns from two years ago. The IRMAA charge will be deducted directly from the retiree's Social Security check.
- The Center for Medicare and Medicaid Services (CMS) requires SilverScript to tell you that you may opt-out of participation in the plan, and you will receive information from SilverScript to that effect. **HOWEVER**, if you decide to opt out (not be enrolled in the SilverScript prescription drug plan), you will lose your prescription drug coverage provided by PGCPS. You will not be able to re-enroll in the PGCPS prescription plan at a later time. Also, if you are a PGCPS retiree and you opt-out of SilverScript, any dependents covered under your plan will also lose their prescription drug coverage.
- You will receive a new SilverScript ID card. Be sure to use this new ID card when purchasing prescriptions.
- If your enrolled spouse or dependent child has prescription drug coverage and is not eligible for Medicare, he or she will continue to be covered under the current CVS/Caremark plan and should continue to use their current CVS/Caremark ID card to fill prescriptions.

- Please open and read any information you receive from SilverScript. You will be receiving letters, statements 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 that request additional information to complete your enrollment. It is important that you respond if SilverScript asks for additional information.
- Once your enrollment in the plan is confirmed, you will receive additional communications from SilverScript in two mailings:
 - The first mailing will include your Welcome Kit will be sent to you after you are enrolled in the plan. It includes:
 - *Abridged Formulary (List of Covered Drugs)* – the list of the most commonly used drugs covered by the plan
 - *Pharmacy Directory* – a list of network pharmacies, including preferred network pharmacies
 - *Evidence of Coverage* – details about the plan and your rights and responsibilities
 - The second mailing contains your new SilverScript ID card and will be sent at the same time that your Welcome Kit is mailed. **NOTE:** Your covered dependents not eligible for Medicare should continue using the current CVS/Caremark ID card.

To obtain more information about the transition to SilverScript please contact the Benefits Team via e-mail at pgcps.benefits@pgcps.org or 301-952-6600. SilverScript has a dedicated Customer Care line 844-449-8738 available for questions.

In addition, you may visit www.pgcps.org to view the SilverScript Frequently Asked Questions.