



Montgomery County Government Retirees:

Important Reminders Regarding SilverScript and the Medicare Part D Prescription Plan



As previously announced, effective January 1, 2015, Medicare-eligible retirees and their Medicare-eligible dependents who have coverage through either the Indemnity medical plan or one of the County’s Caremark prescription plans (High or Standard Option) will be automatically enrolled in prescription drug coverage provided by Caremark’s Medicare Part D subsidiary, SilverScript.

This flyer includes important reminders regarding the change, plus some handy definitions (below). Please read this information carefully.

Acronym/Term	Stands for...
CMS	Centers for Medicare & Medicaid Services
EGWP+Wrap	Employee Group Waiver Plan (a type of Medicare Part D plan), plus supplemental “wraparound” coverage
HICN	Health Insurance Claim Number (appears on your Medicare card)
PDP	Prescription Drug Plan

If you want to continue prescription drug coverage through the County, disregard the SilverScript letter about cancelling your plan

In early November, SilverScript will send you a CMS-mandated letter (along with an 8-page Summary of Benefits) advising you of your right to decline enrollment in the County-sponsored Medicare Part D prescription drug plan and cancel prescription coverage for 2015. **If you cancel your coverage, you will have no prescription coverage through the County effective January 1, 2015. Please disregard the CMS-mandated letter unless you want your coverage with the County to be cancelled.**

Do not enroll in a Medicare Part D plan on your own

The change to SilverScript will be automatic if you are eligible for Medicare and currently have prescription coverage through the County (excluding Kaiser). If you enroll in a standard Medicare Part D plan on your own, your coverage through the County will automatically cancel because CMS does not allow coverage under two Medicare Part D plans.

Remember that the County’s plan includes a second component that will provide benefits above and beyond the standard government-approved Medicare Part D prescription benefits to help maintain current coverage levels. The benefits of this second component will not be available to you if you enroll in a plan not offered through the County. Also, if you cancel coverage entirely and then go without coverage from any source for 63 days or more, you could be liable for a Medicare Part D late enrollment penalty should you later re-enroll in a County prescription plan.

OVER...

Government-mandated mailings may not apply

In the near future, SilverScript will send you a CMS-required Evidence of Coverage, a multi-paged document (over 150 pages) that provides some, but not all, of your coverage details. Please note that it will not include any of the supplemental “wraparound” benefits of the County’s plan designed to maintain your current level of coverage.

Also, you may receive additional mailings required by Medicare regulations. Some of these mailings may be confusing because they pertain only to the Medicare Part D portion of your coverage and do not take into consideration that the “wrap” portion of the plan helps maintain your existing level of benefits. For example, because Medicare Part D uses a different formulary than Caremark’s, you may receive information stating that certain drugs are not covered even though they may be covered by the wrap feature of the SilverScript plan.

Fill your prescriptions before the transfer to SilverScript on January 1, 2015

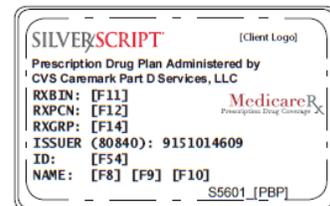
This is recommended if, in December, you have prescriptions that are due for refill or have no refills left.

Get new prescriptions from your doctor if no refills left after the transfer to SilverScript

If you have no refills remaining after the transfer to SilverScript on January 1, 2015, you will be required to obtain a new prescription from your doctor, even if you have prescriptions automatically refilled. If you have refills remaining as of December 31, 2014, they will transfer to SilverScript for 2015.

Use your new SilverScript plan ID card beginning January 1, 2015

In mid-December, SilverScript ID cards will be mailed to individuals who will be automatically enrolled for 2015. The SilverScript ID card should be used beginning January 1, 2015.



Note: If one or more of your covered family members is Medicare-eligible and one or more is not, those who are Medicare-eligible will receive the new SilverScript card. Those who are not Medicare-eligible will continue to use the current Caremark card with the retiree’s name and ID.

New SilverScript resources available!

SilverScript website

<http://www.mcg.silverscript.com/>

SilverScript Customer Service Center

Everyday, 24-hours-a-day: 1-866-249-6167 toll-free (to speak with a representative, press zero or say “representative”); 1-866-236-1069 TTY