

Dear Medicare Participant Retirees of Plumbers Local 5,

By now you should have received an information packet regarding the SilverScript prescription program. Silverscript is a program through CVS Caremark which subsidizes the medical fund to offset the cost of drugs for our Medicare primary retirees who have Local 5 as a secondary insurance and for drug coverage. Here's what you need to know:

\* Silverscript uses Medicare D as a guideline for drug coverage-You are NOT being signed up for Medicare D but the drug formularies model that coverage. Copays for drugs could fluctuate up or down based on Medicare D formularies.

\*There is NO gap in coverage.

\*You WANT to be enrolled. By law, you have the option to opt out and purchase an independent drug coverage plan, however, to maintain drug coverage through Local 5, you must be enrolled in SilverScript.

\*There are NO additional fees for membership in this program.

\*You can still use your pharmacy.

\* Any drugs that required preauthorization in the past, will need a new preauthorization from your doctor.

\*You will receive a new card for prescriptions only and its effective start date is April 1<sup>st</sup>.

\*You will start over for all drug coverage, meaning you will need to get new scripts but will have the opportunity to fill meds while waiting for those appointments.

\*You don't need to do anything now-you will be automatically enrolled. More info will follow once all are enrolled.

Hopefully, this answers some immediate questions. If you didn't receive the initial letter or have more questions, please call Andie at Local 5, (301) 899-7861 extension 1016. We appreciate your patience during this transition.