State of Connecticut



Your Prescription Drug Coverage

Important Information for Medicare-Eligible State of Connecticut Retirees and Family Members











Read this brochure for important information about your prescription drug coverage and mailings you will be receiving from SilverScript.

What's Happening

Effective January 1, 2012, SilverScript (a subsidiary of CVS Caremark) will administer prescription drug coverage for State of Connecticut retirees and dependents eligible for Medicare.

If you are eligible for Medicare, you will:

- Receive a new SilverScript ID card for prescription coverage
- Provide your pharmacist with your new SilverScript ID card after January 1, 2012
- Pay the same co-pays as you currently pay for prescription drugs
- Have coverage for the same drugs that are covered now
- Continue to use your current participating pharmacy
- Not opt out of the SilverScript Medicare D prescription drug plan
- Not enroll in an individual Medicare Part D prescription drug plan

Why the Change?

Because of the Affordable Care Act and some of the recent changes to Medicare, the State of Connecticut can provide you with the same prescription coverage you have now at a significant savings by moving to the SilverScript group Medicare Part D prescription drug plan.

It's similar to the way medical coverage works for Medicare-eligible retirees and dependents. This group Medicare Part D prescription coverage is the primary coverage. The State provides additional coverage that "wraps around" or acts as "secondary" coverage to your group Medicare Part D prescription drug plan and brings the benefits up to the level that you are used to.



How It Affects You

The SilverScript plan applies to Medicare-eligible retirees and dependents. Effective January 1, 2012, if you are eligible for Medicare, your prescription benefits will be provided through SilverScript. Aside from using a new ID card, the changes are mainly behind the scenes:

- The co-pay structure is not changing. Your out-of-pocket costs will be the same as they are now.
- The same drugs will be covered that are covered now. If a drug is not covered by the group Medicare Part D prescription drug plan, it will be covered by the "wrap around" portion of the plan (as long as it's covered by the State of Connecticut plan now).
- · You will continue to use your current pharmacy.

One Plan, One ID Card, Two Parts

With the SilverScript plan, your new SilverScript card will take care of processing your benefits through both the group Medicare Part D prescription drug plan and the State of Connecticut "wrap around" plan. You must use your new SilverScript ID card. You may NOT use your current CVS Caremark ID Card after January 1, 2012.

It is helpful to know that your coverage is made up of two parts – a group Medicare Part D Prescription Drug Plan with premiums paid by the State and a "wrap around" plan provided by the State to mirror your existing prescription drug coverage. When you use your SilverScript card, the system puts these two parts together – there's nothing you need to do.

Your SilverScript Plan



The two parts of the plan should be seamless to you. However, because a portion of the plan is a group Medicare Part D prescription drug plan, Medicare requires that you receive additional information.

About Medicare Prescription Drug Plans

Medicare coverage is made up of various parts. If you are eligible for Medicare, you are covered by Medicare Part A (hospital care) and should be enrolled in Medicare Part B (physician services). Medicare Part D is voluntary prescription drug coverage.

Effective January 1, 2012, you will be enrolled in a group Medicare Part D prescription drug plan by the State. Because you are eligible for Medicare, you will receive a huge amount of advertising from insurance companies encouraging you to enroll in their Medicare Part D prescription drug plans. Since you have already been enrolled in the SilverScript plan, do not enroll in an individual Medicare Part D prescription drug plan.



What You Need to Do (and Not Do)



Things to Avoid

Do Not Opt Out

Because part of your new prescription drug coverage is a Medicare Part D prescription drug plan, SilverScript is required to send you a letter giving you a chance to opt out or cancel your enrollment in prescription drug coverage. You will receive this "opt out" letter from SilverScript in early December.

Do not opt out. If you opt out, **medical** and prescription drug coverage for you and your dependents will terminate. If you re-enroll later, you may be subject to late enrollment penalties which will mean higher premiums for life. The State will not cover these premium penalties.

Please ignore the opt out letter. As long as you do nothing, your coverage in the SilverScript plan will continue as intended.

Do Not Enroll in any Individual Medicare Prescription Drug Plan

Do not enroll in an individual Medicare Part D prescription drug plan. All retirees and dependents eligible for Medicare will be automatically enrolled by the State in the group Medicare Part D prescription drug plan, which will work in conjunction with the State's supplemental prescription drug coverage. Please NOTE that if you do enroll in an individual Medicare Part D prescription drug plan, Medicare will not allow you to join the State of Connecticut's group plan, therefore, your State of Connecticut medical and pharmacy coverage will terminate for you and your enrolled dependents.

Things to Do

Make Sure We Have Your Street Address

If you have a P.O. Box on file with the Retiree Benefits Unit, please contact us right away. Medicare will not send mail to a P.O. Box, so you may miss important information about this plan. You must supply a street address.

If this mailing was sent to your P.O. Box, call the Retirement Health Insurance Unit at 860-702-3533 and provide your street address.

Watch for Mailings From SilverScript

You will be receiving a number of mailings required by Medicare regulation. Some of the information about Medicare prescription coverage may be potentially confusing because it pertains only to the Medicare portion of your coverage – not your full State coverage, including the supplemental plan. If you have a question about any information you receive, call SilverScript. Before January 1, 2012, call 866-425-9807. After January 1, 2012, you can call SilverScript at 866-693-4624.

The following is a list of some of the mailings you will receive and some things to keep in mind about them:

MAILING	KEEP IN MIND
Opt out letter	Ignore this letter; DO NOT opt out.
Summary of benefits	This summary shows your co-pay structure.
Welcome/confirmation of enrollment letter	You can keep this confirmation for your files. There is nothing you need to do.
Formulary	This is an abridged version of the formulary. Call SilverScript if you have a question about whether your prescription is covered.
Evidence of coverage	This document provides more details about your coverage.
Pharmacy directory	Your pharmacy network is not changing. SilverScript is a subsidiary of CVS Caremark and uses the same network.
ID cards	Each Medicare-eligible participant will receive their own SilverScript card.
Monthly Explanation of Benefits	You will receive an explanation of benefits each month listing all of your prescriptions filled that month.
Coordination of Benefits survey	You will receive a request to let SilverScript know of any other coverage you have each year. If your State plan is your only coverage, the correct answer is that you do not have other coverage.



Premiums

You will not send premiums to SilverScript. The State pays the cost of coverage for both the Medicare portion of the plan and the wrap coverage through the State plan. Your premium share, if any, for medical benefits includes prescription drug coverage.

For higher income retirees: If you pay an additional amount for your Medicare Part B premium due to your income, you will receive a letter from Medicare indicating the Income Related Monthly Adjustment Amount (IRMAA) that applies to your Medicare Part D prescription drug coverage. This additional amount will be withheld from your Social Security check, or Medicare will send you a bill that you must pay. That additional amount will be reimbursed by the State of Connecticut on a monthly basis just like your Medicare Part B premium. The same timeframe for submitting your reimbursement request applies.

If you receive a "Notice of Medicare Premium Payment Due" from Medicare, you must pay the bill and submit it to the Retirement Health Insurance Unit for reimbursement. DO NOT ignore the bill, or you may lose your coverage.

To obtain reimbursement of any additional Medicare Part D premium that you are required to pay, you must submit a copy of your bill to the Retirement Health Insurance Unit. If we receive your bill by March 1, 2012 we will reimburse the additional premium amount retroactive to January 1, 2012. If we receive the bill after March 1, 2012 we will reimburse you only for the months after we receive it. Please note: due to the volume of adjustments you may not receive the reimbursement until a later month.

No Action Required

All retirees and dependents eligible for Medicare will be automatically enrolled in the group Medicare prescription drug plan that works in conjunction with the State's "wrap" plan. You do not need to do anything except start using your SilverScript card beginning January 1, 2012.

You'll use the new card to fill prescriptions beginning January 1, 2012. If you do not receive your new ID card by the time this coverage begins call SilverScript at 866-693-4624.

ID Cards

If you are eligible for Medicare, you will receive a new SilverScript ID card by the end of December. Use this card when you fill your prescriptions beginning in January 2012.



Family Members Not Yet Eligible for Medicare

If you have covered dependents who are not yet eligible for Medicare, typically those under age 65, their coverage will stay the same. They will receive new ID cards from CVS Caremark with their own name(s) on the card(s). If your covered spouse and/or child(ren) are not eligible for Medicare, be sure to watch for a mailing from CVS Caremark.

Those State of Connecticut retirees and dependents who are not Medicare eligible will continue to be covered under the CVS Caremark plan. Their co-pay structure will not change. However, they will participate in the maintenance drug network program implemented as a result of the SEBAC Agreement. After the first fill of a maintenance medication, refills must be filled through a pharmacy participating in the State's new Maintenance Drug Network or through the CVS Caremark mail-order pharmacy. Currently, all Big Y, CVS, Price Chopper, Shop Rite, Stop & Shop, and WalMart pharmacies participate. A full list of all participating pharmacies is available on the Comptroller's website at www.osc.ct.gov.

How to Use the Plan

You will obtain your prescription drugs the same way you do now - using your SilverScript ID card. Be sure to use a participating pharmacy for the lowest co-pay. The network is the same network that you use now.

There is no need to get new prescriptions. Your current prescriptions will work both at the pharmacy and through mail order, as long as you have refills left.

In a rare case, you may fill a prescription and then receive a letter from Medicare saying that it is not covered on your Medicare drug plan's formulary. If you receive such a letter, you do not have to do anything. If the prescription is covered under your current plan, it will be covered under the SilverScript plan. Drugs that are not covered by Medicare Part D will be covered by the State wrap around portion and will be automatically processed.

For More Information

Contact SilverScript with questions about your prescription coverage, ID cards, participating pharmacies, etc.:

Before January 1, 2012 call 866-425-9807

January 1, 2012 and later call 866-693-4624

Or visit www.stateofconnecticut.silverscript.com

Contact the Retirement Health Insurance Unit at 860-702-3533 with questions about eligibility or premiums.

What's Next

- You will start receiving mailings from SilverScript shortly.
 Remember, do not opt out!
- Watch for your new ID cards in late December.
- SilverScript coverage begins January 1, 2012.





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