

SilverScript®

P.O. Box 30006, Pittsburgh, PA 15222-0330



FEHB



November 2, 2024

JOHN02 Q SAMPLE02
916 CANTERBURY LN APT 1401
PRESCOTT, AZ 86301-4718

Member ID/RxID: GXC000002
RxGroup: RXCVSD
RxBin: 004336
RxPCN: MEDDADV

Dear JOHN02 SAMPLE02:

Medicare has approved your enrollment in SilverScript (EGWP) Employer PDP sponsored by NALC Health Benefit Plan (SilverScript (EGWP)) beginning January 1, 2025.

How will my coverage work?

As of January 1, 2025, you should begin using SilverScript (EGWP) network pharmacies to fill your prescriptions. If you go to an out-of-network pharmacy, you must submit a paper claim form to us. You can find network pharmacies in your area by looking in your pharmacy directory or by calling our Customer Care department at the number at the end of this letter.

What is Extra Help?

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could help pay for your drug costs including monthly prescription drug premiums, deductibles, and coinsurance. Additionally, those who qualify won't have a coverage gap or a late enrollment penalty. Many people qualify for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office, or call Social Security at 1-800-772-1213 between 8 AM to 7 PM, Monday through Friday. TTY users should call 1-800-325-0778. You can also apply for Extra Help online at <https://www.ssa.gov/medicare/part-d-extra-help>.

If you think you qualify for Extra Help with your prescription drug costs, but you don't have or can't find proof, please contact SilverScript (EGWP) at the number provided at the end of this letter.

What are my costs since I qualify for Extra Help?

Because you qualify for Extra Help with your prescription drug costs, you will pay no more than:

- \$0.00 when you fill a prescription covered by SilverScript (EGWP).

If you believe this is incorrect and you have proof the Extra Help amounts should be different, please contact SilverScript (EGWP) at the phone number provided at the end of this letter.

Will I pay a late enrollment penalty as part of my premium?

The late enrollment penalty is an amount added to your monthly Medicare Prescription Drug Plan (Part D) premium for as long as you have Medicare prescription drug coverage. This penalty is required by law and is designed to encourage people to enroll in a Medicare Prescription Drug Plan when they are first eligible or keep other prescription drug coverage that meets Medicare's minimum standards. You may owe a late enrollment penalty if you didn't join a Medicare Prescription Drug Plan when you were first eligible for Medicare Part A and/or Part B, and:

- You didn't have other prescription drug coverage that met Medicare's minimum standards;
OR
- You had a break in coverage of at least 63 days.

If we determine that you owe a late enrollment penalty, we will notify you of your new monthly premium amount.

Your former employer group, union, or trust has elected to pay for your late enrollment penalty on your plan. However, if you join another plan your late enrollment penalty may not be covered and you may be responsible for paying your late enrollment penalty.

What if I have a Medigap policy?

If you have a Medigap (Medicare Supplement) policy that includes prescription drug coverage, you must contact your Medigap Issuer to let them know that you have joined a Medicare Prescription Drug Plan. Your Medigap Issuer will remove the prescription drug coverage portion of your policy and adjust your premium. Call your Medigap Issuer for details.

What if I have more questions?

If you have any questions, please contact 1-833-272-9886, 24 hours a day, 7 days a week. TTY users should call 711.

Thank you.

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

See the *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.

©2023 SilverScript Insurance Company