



FREQUENTLY ASKED QUESTIONS (FAQs) Move to a Medicare Part D Prescription Drug Plan

These FAQs provide additional information regarding the move to a Pfizer-sponsored Medicare Part D Plan (SilverScript).

Change to SilverScript

Q1: What is **SilverScript Employer PDP sponsored by Pfizer?**

A1: SilverScript Employer PDP sponsored by Pfizer (SilverScript) is a group Medicare Part D plan which is sponsored by Pfizer for its Medicare-eligible retirees and their Medicare-eligible dependents. “Employer PDP” means that it is an Employer-provided (Pfizer-provided) Medicare Part D Prescription Drug Plan. It combines Medicare Part D prescription drug benefits with additional Pfizer benefits to provide you with the level of coverage that you have under your current plan.

SilverScript is offered by SilverScript[®] Insurance Company which has a contract with Medicare. SilverScript Insurance Company is affiliated with CVS/caremark[™], Pfizer’s current pharmacy benefit manager.

Q2: Why is Pfizer making this change?

A2: The move to SilverScript will change the way Pfizer funds its prescription drug program and completes the transition to maximize federal government reimbursements for Medicare-eligible retirees and their Medicare-eligible dependents.

Currently, Pfizer participates in the federal government’s Retiree Drug Subsidy Program. Through this program, Pfizer receives a payment from the federal government to help offset the cost of providing prescription drug coverage to Medicare-eligible retirees and their Medicare-eligible dependents. As the value of this subsidy has declined, Pfizer’s costs to provide prescription drug benefits have increased, making the plan less sustainable for Pfizer and for you.

With SilverScript, Pfizer can take advantage of more favorable government subsidies and benefits available with an employer-provided group Medicare Part D plan. In turn, this

will enable Pfizer to better manage the increasing costs of providing prescription drug benefits.

Pfizer made a similar change to retiree medical coverage in 2015 with the move to the Medicare Advantage Plan through United Healthcare for Medicare-eligible retirees and their Medicare-eligible dependents. Pfizer's move to SilverScript in 2016 affects your retiree prescription drug coverage currently with CVS/caremark.

Q3: How will this change affect the prescription drug coverage I have today?

A3: The level of coverage you have today will not change. You will have the same coinsurance percentage and per prescription minimum and maximum, and the **same 100 percent coverage for Pfizer drugs including Greenstone generic drugs**. Similar to your coverage today, the dollar amount you pay for your drugs may change as drug prices increase or decrease, but your level of coverage will be the same.

Q4: Will my annual out-of-pocket maximum be the same?

A4: No. Medicare is an individual benefit. Therefore, there is no family coverage and the family annual out-of-pocket maximum of \$5,500 will no longer apply. The out-of-pocket maximum will change to a single, lower individual maximum of \$3,400, a decrease from the current \$3,500 out-of-pocket maximum.

If you cover multiple Medicare-eligible family members, each individual participant will be subject to the new \$3,400 out-of-pocket maximum.

If you are covering a non-Medicare-eligible spouse and/or non-Medicare-eligible children, they will continue to have the current non-Medicare-eligible coverage with a \$3,500 individual and \$5,500 family out-of-pocket maximum. The out-of-pocket maximum for your non-Medicare-eligible dependent in the CVS/caremark plan is separate from your out-of-pocket maximum in SilverScript. This would be the same if you are the non-Medicare-eligible participant in the CVS/caremark plan and your spouse is the Medicare-eligible participant in SilverScript.

Eligibility and Enrollment

Q5: How do I know if I am eligible for this Pfizer-sponsored SilverScript plan?

A5: U.S. retirees who are eligible for this plan:

- Have met the eligibility requirements for the Pfizer Retiree Medical Plan; and
- Have received a paper copy of this letter and FAQ mailed to their home address.

SilverScript is not being offered to participants in all retiree groups. Groups for which this change does not apply include: Access Only, Aetna International plan, AH Robins, American Optical, Warner Lambert Enhanced Severance Plan, Warner Lambert Parke Davis OCAW Union, Warner Lambert Pre-1992 and Wyeth Change in Control retirees.

Q6: Will I need to make a new enrollment election for 2016 to keep my prescription drug coverage?

A6: **If you are currently enrolled in either the Medicare Advantage (MA) Base Plan or Medicare Advantage (MA) Buy-Up Plan** and will continue in that plan for 2016, then there is no action you need to take. You will automatically be enrolled in the Pfizer-sponsored SilverScript coverage.

If you are currently enrolled in the Prescription Drug-Only option for Medicare-eligible retirees administered by CVS/caremark, or you have not yet enrolled in either the MA Base or MA Buy-Up options, you may receive a letter from *hrSource*, asking for information that *hrSource* needs in order to enroll you in SilverScript:

- If you are enrolled in Medicare Part A and/or Part B, you may need to provide *hrSource* with your Medicare Claim Number (also known as your Health Insurance Claim Number or “HICN”) from your red, white and blue Medicare Health Insurance card.

MEDICARE HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)	
NAME OF BENEFICIARY	
MEDI- CARE CLAIM NUMBER	SEX
_____	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
IS ENROLLED TO	EFFECTIVE DATE
HOSPITAL (PART A)	_____
MEDICAL (PART B)	_____

If you are not enrolled in Medicare, you will need to enroll in Medicare Part A and Part B, otherwise you cannot be enrolled in Pfizer retiree medical coverage. **This means that you will lose your Pfizer-sponsored prescription drug coverage, including your 100 percent coverage for Pfizer drugs including Greenstone generic drugs.**

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- If *hrSource* has a P.O. Box as your mailing address, you will need to provide your permanent street address to keep on file. Medicare does not accept P.O. Boxes, but *hrSource* can continue to use your P.O. Box as your mailing address upon your request.

Q7: What if I or my enrolled dependent(s) become eligible for Medicare in 2016?

A7: If you are not yet age 65 but will be turning age 65 in 2016, you will receive a letter from *hrSource* three months before you are eligible for Medicare with instructions on the actions you need to take or information you need to provide to *hrSource*.

If you become eligible for Medicare due to either disability or a medical condition before age 65, you must enroll in Medicare. You must contact *hrSource* to remain enrolled in Pfizer retiree medical coverage.

Q8: What if I don't want to be enrolled in SilverScript?

A8: During the Annual Enrollment period for 2016 coverage, retirees will have the opportunity to change their plan option including the option to opt out of Pfizer coverage.

It's important to remember that if you decide to opt out of SilverScript, **you will lose your Pfizer-sponsored medical and prescription drug coverage.** You will be able to re-enroll in Pfizer coverage in the future, but you will need to provide proof of creditable medical and prescription drug coverage. You will also need to wait until the next annual enrollment period, unless you have a mid-year qualified status change.

If you opt out of coverage, this means that any of your covered dependents, such as **your spouse or dependent children, will also lose their Pfizer-sponsored medical and prescription drug coverage.**

Q9: What is a qualified status change?

A9: A qualified status change may allow you to enroll or re-enroll in Pfizer retiree medical and prescription drug coverage during the year. This is permitted by applicable law or regulation or under the special enrollment rules described in the Pfizer Retiree Medical Plan Summary Plan Description located in the Reference Library section of *hrSource* at **www.hrSourcebenefits.pfizer.com**.

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For example: Let's say you have medical and prescription drug coverage through your spouse's employer plan. If you and your spouse lose coverage under that employer plan, you may then enroll in Pfizer retiree medical and prescription drug coverage. Contact the *hrSource* Center for details.

Q10: I am already enrolled in a Medicare Part D prescription drug plan. Can I be enrolled in SilverScript as well?

A10: No. Medicare does not allow you to be enrolled in more than one Medicare prescription drug plan at the same time. **Your enrollment in the Pfizer-sponsored SilverScript prescription drug plan will automatically cancel your enrollment in any other Medicare Part D plan** in which you or your covered Medicare-eligible dependents may currently be enrolled.

The Pfizer-sponsored SilverScript plan provides you with more coverage than a standard Medicare Part D plan, including coverage for Pfizer drugs including Greenstone generic drugs at no cost to you.

If you want to keep your current Medicare Part D coverage, you will need to contact *hrSource* during Pfizer's 2016 Annual Enrollment period (from Oct. 13 to Oct. 30, 2015) and opt out of your Pfizer retiree medical coverage.

If you enroll in a non-Pfizer Medicare prescription drug plan or a non-Pfizer Medicare Advantage plan any time after the Pfizer 2016 Annual Enrollment period ends, your SilverScript coverage will automatically end and you (and all your enrolled dependents) will lose your Pfizer retiree medical and prescription drug coverage.

Q11: I am enrolled in Pfizer's Prescription Drug-Only option for my prescription drug coverage and a non-Pfizer Medicare Advantage plan for my medical coverage. What will happen when I am enrolled in SilverScript?

A11: In most cases, your enrollment will be cancelled when you are enrolled in SilverScript. See the following table for details:

If you are enrolled in:	Then:
An <u>individual</u> Medicare Advantage Plan <u>with</u> prescription drug coverage	Your individual Medicare Advantage enrollment will automatically be cancelled when you are enrolled in SilverScript.
An <u>individual</u> Medicare Advantage Plan <u>without</u> prescription drug coverage	Your individual Medicare Advantage enrollment will automatically be cancelled when you are enrolled in SilverScript.
A non-Pfizer <u>employer-sponsored</u> group Medicare Advantage plan – for example, through your spouse’s employer – and that plan <u>includes</u> prescription drug coverage	Your enrollment in the non-Pfizer Medicare Advantage plan will automatically be cancelled when you are enrolled in SilverScript.
A non-Pfizer <u>employer-sponsored</u> group Medicare Advantage plan – for example, through your spouse’s employer – and that plan <u>does not include</u> prescription drug coverage	Your enrollment in the non-Pfizer Medicare Advantage plan may continue. You should contact your Medicare Advantage plan to find out what will happen when you are enrolled in SilverScript.

Q12: What if I am already enrolled in a Medigap or Medicare Supplemental plan? Can I be enrolled in SilverScript as well?

A12: Medigap or Medicare Supplemental plans generally **do not** provide prescription drug coverage, therefore you can be enrolled in SilverScript. However, if your Medigap or Medicare Supplemental plan **does** provide prescription drug coverage and you want to be enrolled in SilverScript, you will need to contact your Medigap plan or Medicare Supplemental plan to find out what will happen when you are enrolled in SilverScript.

Filling Your Prescriptions

Q13. I use a Veterans Affairs (VA) pharmacy. May I continue to get my prescriptions filled at a VA pharmacy?

A13. No, Veterans Affairs (VA) pharmacies are not permitted to be part of a Medicare Part D pharmacy network. The federal government does not allow you to get benefits from more than one government program at the same time.

If you are eligible for VA benefits, you can still use VA pharmacies under your VA benefits. However, the cost of those medications and what you pay out-of-pocket will not count toward your Pfizer prescription drug out-of-pocket maximum. Additional details will be provided with your 2016 Annual Enrollment materials.

Each time you get a prescription filled, compare your Pfizer benefit through SilverScript to your VA benefit to determine the best option for you. You may choose to use your VA benefit at your VA pharmacy, or use your Pfizer benefit and get your prescription filled through SilverScript.

For example, your doctor gives you a prescription for Lipitor. You would have no copayment if you use your Pfizer benefit through SilverScript because you have 100 percent coverage for Pfizer drugs including Greenstone generic drugs. You can compare this to your VA benefit and determine which option to choose.

Q14. Will I need to change pharmacies in 2016?

A14. In almost all cases, you will not need to change pharmacies. SilverScript's pharmacy network includes over 68,000 pharmacies and is similar to the CVS/caremark pharmacy network. Your prescription information will remain on file with your current pharmacy. You will need to use your new SilverScript ID card when you pick up your prescription.

Q15. What are preferred network retail pharmacies?

A15. SilverScript's pharmacy network includes over 7,000 preferred network retail pharmacies. If you use one of the preferred network retail pharmacies to fill your non-specialty maintenance prescription, you can receive the benefit of mail order pricing at the retail pharmacy for your medication.

This will be new for 2016. If you prefer to pick up your medication rather than using mail order, consider switching to a preferred network retail pharmacy.

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Q16. Can I get more information about SilverScript’s network pharmacies including preferred network retail pharmacies?

A16. Yes. Information about how to locate network pharmacies, including preferred network retail pharmacies will be included in your 2016 Annual Enrollment materials.

Q17. May I get my prescriptions filled at a pharmacy that is not part of SilverScript’s pharmacy network (an out-of-network pharmacy)?

A17. Yes, although for a number of reasons you should consider using a network pharmacy.

Due to the additional coverage provided by Pfizer, you will continue to be covered when you use an out-of-network pharmacy. However, the price of the drug at an out-of-network pharmacy may be higher than the same drug at a network pharmacy, and you may need to pay part of the cost for Pfizer drugs including Greenstone generic drugs.

If you get your prescription filled at an out-of-network pharmacy, you will need to pay for the full cost for your drug and request reimbursement from SilverScript, even for Pfizer drugs.

You will need to send your request for reimbursement to SilverScript, along with your receipt showing the payment you made. You will only be reimbursed for the plan’s share of the cost for your medication. You may need to pay part of the cost, even for Pfizer drugs.

Please refer to the *Summary of Benefits* that you will receive with your 2016 Annual Enrollment materials, or the *Evidence of Coverage* that you will receive from SilverScript after you are enrolled in the plan, for more information about using out-of-network pharmacies.

Q18: I will be traveling overseas early next year. Will I be able to get my prescriptions filled before I leave on my trip?

A18: Yes, you can request a vacation override for up to a 90-day supply before leaving the country. More information will be provided with your 2016 Annual Enrollment materials.

Q19: Are my medications covered if I go into a Long-Term Care facility?

A19: Yes, your medications will be covered if you go into a Long-Term Care facility. In some cases, you may be required to limit your prescription to a 14-day supply.

When you leave a Long-Term Care facility, you may not be able to take your medications with you. However, you will be able to get a new prescription(s) so you can obtain those medications after you leave the facility.

Next Steps

- Q20.** When can I expect to receive more information about this change, my 2016 contributions and 2016 Annual Enrollment?
- A20.** A timeline has been provided in the Overview that highlights upcoming communications, timing for retiree webinars about SilverScript, and 2016 Annual Enrollment dates. We are committed to keeping you updated so you can make informed decisions for yourself and your family.
- Q21:** When can I call SilverScript about this change?
- A21:** SilverScript Customer Care will not be available until early October. Note that, due to Medicare guidelines, CVS/caremark is unable to answer your questions about SilverScript.

In the meantime, you can call the *hrSource* Center at **1-877-208-0950**, Monday through Friday, from 8:30 a.m. to midnight, Eastern time, if you have questions about the information in this packet.