

Consolidated Edison, Inc. Prescription Drug Plans For CECONY and O&R Medicare Enrolled Retirees

SilverScript Facts:

- SilverScript® Insurance Company (SilverScript), an affiliate of CVS Caremark®, administers the prescription drug plan for Medicare enrolled CECONY & O&R (Company) retirees.
- CECONY and O&R prescription drug plans supplement the Medicare Part D Plan; SilverScript coordinates the processing of prescriptions for both plans.
- Over-the-counter drugs are not included in the CECONY or O&R plans. If you, your doctor, or hospital asks the pharmacy to submit an over-the-counter drug through the CECONY or O&R prescription drug plan, you will be responsible for the full cost of the drug.
Note that SilverScript will automatically send you a coverage denial letter when a prescription for an over-the-counter drug is requested.
- SilverScript's Explanation of Benefits (EOB) reflects the CMS Medicare Standard Part D Plan design, not your current plan through CECONY or O&R. As a result, you will see the Medicare Part D deductible reflected on the EOB statement.
- You are responsible for the deductible that the Company sets for each plan year, which may be different than the Medicare Part D deductible. For example, if the Company prescription drug plan deductible is \$100 per person, and, the Medicare Part D deductible is \$325, you would only be responsible for paying the Company plan deductible of \$100.
- SilverScript typically processes all prescriptions through Medicare Part D first. Claims are processed based upon CMS guidance, which may allow additional payers before Medicare Part D or CECONY/O&R. However, please note that not all drugs are covered through Medicare Part D. If a prescription not covered by Medicare Part D is denied, SilverScript will automatically process it through either CECONY's or O&R's supplemental prescription drug plan. The CECONY and O&R prescription drug plans cover most legend drugs (i.e. drugs that cannot be dispensed without a prescription) and medicines that require a prescription from a doctor.
- For details regarding your prescription drug plan, please go to SilverScript's website at:
CECONY Retirees: conedcecony.silverscript.com
O&R Retirees: oruretirees.silverscript.com

SilverScript Tips:

- When using mail order, consider the timeframe in which you need your medication.
 - Allow at least 2 weeks for processing a mail order prescription.
 - If a pharmacist needs to contact your doctor for any reason, your prescription may be delayed beyond this 2 week timeframe.
 - When prescriptions are needed in less than two weeks, filling a prescription at a CVS retail pharmacy may be your best option.
- Most prescriptions for maintenance medications can be filled at a CVS retail pharmacy.
- When using mail order or going to a retail pharmacy to fill your prescription, be sure to provide your correct contact number so that the pharmacist can reach you in the event they have any questions; this can help avoid any potential delays.
- Certain drugs may not be covered under Medicare Part D. If you use the mail order service program and Medicare Part D does not cover your prescription, SilverScript is required to send you an automatic coverage denial notification. Before filing an appeal, call SilverScript at 1-855-702-1187, 24 hours a day, 7 days a week (TTY users should call 711) or log into www.caremark.com to see if the prescription is covered through the CECONY or O&R supplemental Medicare Part D plan, in which case an appeal is not necessary.
- You can save time by setting up certain prescriptions on auto-renewal. Call SilverScript at 1-855-702-1187 (TTY users should call 711) or log into www.caremark.com for additional information.
- In the event of emergency, you may request overnight delivery of medication at your own expense.
- If you have access to a computer, you can check the status of your prescriptions via the website at www.caremark.com.
- Certain drugs may be required to be filled through the specialty pharmacy and may also require pre-approval.
- Before leaving the doctor's office, please take the time to review your prescriptions, and, if you have any questions regarding the prescription, how it should be taken etc., you should ask your provider.