

FREQUENTLY ASKED QUESTIONS (FAQs) About Your Prescription Drug Plan

On February 1, 2026, Aetna Medicare Rx offered by SilverScript Employer PDP sponsored by Harris County, referred to as “SilverScript” in most materials, will be the new prescription drug plan for Medicare eligible plan participants who reside in the United States or its territories. These FAQs will answer many of the questions asked by retirees.

If you have any additional questions or need more information, contact:

Aetna Medicare Rx offered by SilverScript Customer Care 1-855-222-6857 TTY: 711 24 hours a day, 7 days a week	If you have any questions about Medicare Part D or SilverScript, you would like to find out if your drug is covered, or to identify the locations of network pharmacies near where you live or are traveling.
Harris County Benefits & Wellness 713-274-5500 Monday-Friday, 7:30 a.m. – 4:30 p.m. Excludes County holidays	If you have questions about eligibility, how to enroll in the plan, or your premium.

Q1: What is Aetna Medicare Rx offered by SilverScript Employer PDP sponsored by Harris County?

A1: Aetna Medicare Rx offered by SilverScript Employer PDP sponsored by Harris County (SilverScript) is a group Medicare Part D prescription drug plan. SilverScript® Insurance Company, affiliated with CVS Caremark®, has a contract with Medicare, and administers the plan.

To be eligible for SilverScript, you must:

- Be eligible for Medicare Part A and/or enrolled in Medicare Part B;
- Live in the SilverScript service area which is the United States and its territories, or live temporarily outside the service area for no more than 12 months;
- Meet and maintain the Harris County’s eligibility requirements for the plan.

Q2: What is Medicare Part D?

A2: Medicare Part D is Medicare prescription drug coverage that helps to cover the cost of prescription drugs for anyone who is eligible for Medicare Part A and/or enrolled in Medicare Part B. It is provided through private insurance companies, plans, or retiree plans, like the sponsored plan by Harris County.

To qualify for a Medicare Part D plan, you must

- Be eligible for Medicare Part A and/or enrolled in Medicare Part B, and
- Be a U.S. citizen or permanent resident of the United States, and
- Live in the plan’s service area which is the United States and its territories.

Q3: What happens if I live outside the service area or overseas?

A3: The service area for this plan is the United States and the U.S. territories, the full area allowed by Medicare. If you live outside this service area, you are not eligible for Medicare Part D and cannot be enrolled in this plan.

Q4: How does a Medicare Part D plan work?

A4: The Medicare Part D plan has three stages or benefit levels.

- **Stage 1** is the **Deductible stage**. Your plan has no deductible; therefore this stage does not apply to you.

- **Stage 2** is the **Initial Coverage stage** that begins after you meet the deductible (which is \$0). Once in this stage, you'll only have to pay a lower cost sharing amount. This is referred to as your copayment or coinsurance. This phase ends once you and SilverScript have paid a combined total of \$2,100.
- **Stage 3** is the **Catastrophic Coverage stage** that begins after you reach \$2,100 in Medicare out-of-pocket costs. During this stage, you pay nothing.

Q5: When does my coverage in SilverScript start?

A5: Your coverage in SilverScript will begin on **February 1, 2026**, if you are currently eligible for Medicare. There will be **no interruption in your prescription drug coverage**. You will remain in your current plan through January 31, 2026. On February 1, 2026, your coverage through SilverScript begins.

Q6: Will I get a new ID card?

A6: Yes, you will get a new SilverScript ID card in January after your enrollment is accepted by Medicare. This ID card will have your unique ID number.

Q7: What if I don't receive my SilverScript ID card by February 1, 2026? How do I get my prescriptions filled?

A7: The first letter you receive from SilverScript, will contain the information that your pharmacist needs to fill your prescription. Please contact SilverScript if you do not receive your ID card by February 1, 2026.

Q8: Is it possible to be enrolled in Tricare for Life and SilverScript?

A8: Yes, you can be enrolled in both programs but because the federal government does not allow you to receive benefits from more than one government program at the same time, your benefit from Tricare may be limited.

SilverScript cannot coordinate with Tricare. If you want any coverage under SilverScript, you need to fill your prescription using your SilverScript ID card. Later, you can submit a claim to Tricare for reimbursement of any remaining amount that Tricare can or will cover. You may want to check with Tricare to find out what they will cover after payment has been made by a SilverScript.

Q9: Which pharmacies can I use?

A9: SilverScript has a network of more than 65,000 pharmacies and a mail order pharmacy, CVS Caremark Mail Service Pharmacy. To find a pharmacy near your home or another location in the United States or U.S. territories, you may use the pharmacy locator tool at [Caremark.com](https://www.caremark.com) or call Customer Care at 1-855-222-6857 (TTY:711).

Q10: May I continue to get my prescriptions filled at a Veterans Affairs (VA) pharmacy?

A10: No. VA pharmacies cannot be included in Medicare Part D plan networks. The federal government does not allow you to receive benefits from more than one government program at the same time. If you are eligible for VA benefits, you may 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 Medicare out-of-pocket costs or Medicare total drug costs. Each time you get a prescription filled, you can compare your SilverScript benefit to your VA benefit to determine the best option for you.

Q11: May I get my prescriptions filled at a pharmacy that is not part of SilverScript's pharmacy network?

A11: Yes, but prescriptions should be filled at out-of-network pharmacies only in an emergency or in a non-routine circumstance, such as having no network pharmacies within a reasonable driving distance. If you use an out-of-network pharmacy within the service area, you may have to pay the full cost for your prescription and submit a paper claim with your itemized receipt to SilverScript for reimbursement. You will be reimbursed the plan's share of the cost. If you have any questions about whether or not you

prescription will be covered at an out-of-network pharmacy, please call Customer Care at 1-855-222-6857. TTY users should call 711.

Q12: I regularly travel overseas. Will I be able to get my prescriptions filled before I leave?

A12: Yes. If you need to get your prescription filled while you are traveling outside the country, contact Customer Care **before** you leave the U.S. You can request a vacation override for up to a 90-day supply of your medication and get the prescription filled before you leave the country.

Q13: What if my drug is not in the formulary?

A13: Through the additional coverage sponsored by the Harris County, you may be covered for drugs that are not on the SilverScript formulary. If your drug is not listed in the SilverScript formulary that you will receive in your Welcome Kit in November/December, you can call Customer Care at 1-855-222-6857 to find out if it is covered. TTY users should call 711. After you have been enrolled in the plan, you can register on Caremark.com to check drug cost and pricing.

Q14: When do I need to get a prior authorization (PA)?

A14: You may need to get a new prior authorization from SilverScript if you are currently taking a drug that will require a prior authorization, you will receive a letter from SilverScript in December with instructions on how to obtain the prior authorization. If you have any questions, please contact Customer Care at 1-855-222-6857. TTY users should call 711.

Q15: What do I need to do if my drug can be covered under Part B or Part D?

A15: Certain drugs may be covered under Part B for some medical conditions and under Part D for other medical conditions. If you take a drug that may be covered under Medicare Part B or Medicare Part D, you will have to obtain a Part B or Part D determination (a special kind of prior authorization) before the drug can be filled under your new SilverScript benefits. This process is required in order to determine which coverage – Part B or Part D – covers that use of the drug, based on your medical condition. In the *Formulary (List of Covered Drugs)*, if your drug has a “B/D” next to it, you will need to obtain a Part B or Part D determination. You will receive a letter in December if you are taking a drug that may be covered by Part B or Part D with instructions on how to obtain the Part B or Part D determination. If you have any questions, contact Customer Care at 1-855-222-6857. TTY users should call 711.

Q16: What is Extra Help?

A16: Medicare provides “Extra Help” to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan’s monthly premium, and prescription copayments or coinsurance. This “Extra Help” also counts toward your out-of-pocket costs. To see if you qualify for Extra Help, you can:

- Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Assistance is available 24 hours a day, 7 days a week.
- Visit www.medicare.gov.
- Call the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778.
- Visit www.socialsecurity.gov/prescriptionhelp.

If you qualify for Extra Help, the Low-Income Subsidy (LIS) Rider included with your SilverScript ID card, will tell you the exact amount of your copayment or coinsurance in 2026.

Q17: What is the Late Enrollment Penalty?

A17: The Late Enrollment Penalty (LEP) is the amount that Medicare requires a person to pay if he/she:

- Did not enroll in a Medicare prescription drug plan when first eligible for Medicare
- Did not have creditable prescription drug coverage – coverage at least as good as Medicare’s standard plan
- Had a break in coverage of more than 63 consecutive days

Q18: What happens if I am contacted by SilverScript about a late enrollment penalty?

A18: If SilverScript contacts you, they may need information about your past prescription drug coverage to send to Medicare. Please make sure you provide the information requested in the notice. You may also ask that any decision about your late enrollment penalty be reconsidered.

Q19: Will my income affect what I have to pay for my Medicare coverage?

A19: If your modified adjusted gross income (MAGI) reported on your federal tax return is above a certain amount, Medicare requires that you pay an extra amount for your Medicare coverage. It is called an Income-Related Monthly Adjustment Amount or IRMAA. For Medicare Part D, it is referred to as “D-IRMAA.” If you are responsible for an additional premium, the extra amount will be deducted automatically from your Social Security payment. If you do not receive Social Security or your Social Security payment is not enough to cover the additional premium, Medicare will send you a bill. You must send your payment to Medicare; you do not pay this D-IRMAA to SilverScript. **It is important that you make the payment, if required.** If not, Medicare will notify SilverScript that it must stop your prescription drug coverage and you will be disenrolled from the plan.