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

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2026 Summary of Benefits

Aetna Medicare Rx offered by SilverScript Employer PDP sponsored by West Suburban Health Group

A Medicare Prescription Drug Plan (PDP) offered by SilverScript® Insurance Company with a Medicare contract

January 1, 2026 – December 31, 2026

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About Aetna Medicare Rx offered by SilverScript

Aetna Medicare Rx offered by SilverScript Employer PDP sponsored by West Suburban Health Group is a Medicare Part D prescription drug plan with any additional coverage to expand the Part D benefits provided by West Suburban Health Group. The plan is offered by SilverScript Insurance Company, which is affiliated with CVS Caremark®.

Plan Costs

This section includes information about your monthly premium, annual deductible (if any), and cost-sharing amounts during the Initial and Catastrophic Coverage Stages for Aetna Medicare Rx offered by SilverScript.

Monthly Premium

Your coverage is provided through a contract with your former employer/union/trust. Your plan benefits administrator will let you know about your plan premium, if any.

Medicare Part D Drug Payment Stages

All Medicare Part D prescription drug plans have drug payment stages where drug costs may vary. You move through each stage based on the amount either you or the plan spend on prescription drugs. See the following section for information on the Medicare Part D drug payment stages. The Part D *Explanation of Benefits (EOB)* and other plan materials include additional information on the three drug payment stages.

Stage 1: Deductible Stage

Because you have no deductible, this payment stage does not apply to you.

Stage 2: Initial Coverage Stage Cost Sharing

During the Initial Coverage Stage, you pay a portion of your drug costs, and the plan pays its portion. The following tables show what you pay until your out-of-pocket covered Part D drug costs reach $2,100. You may get your drugs at network retail pharmacies or through the mail-order pharmacy.

2026 Aetna Medicare Rx offered by SilverScript Summary of Prescription Drug Benefits for West Suburban Health Group	
Monthly Premium	Your plan benefits administrator will let you know about your plan premium, if any.
Formulary	4T Classic Please note: Our plan, in some instances, combines higher-cost generic drugs on brand tiers.
Network	P1
Deductible	This plan does not have a deductible.

Initial Coverage Stage			
Your share of the cost when you get a one-month supply of a covered Part D prescription drug:			
	Preferred Network Retail Pharmacy (Up to a 30-day supply)	**Standard Network Retail Pharmacy** (Up to a 30-day supply)	**Long-Term Care (LTC) Pharmacy** (Up to a 31-day supply)
Tier 1: Generic	$4	$5	$5
Tier 2: Preferred Brand	$10	$10	$10
Tier 3: Non-Preferred Drug	$25	$25	$25
Tier 4: Specialty	$25	$25	$25
Your share of the cost when you get a *long-term* supply of a covered Part D prescription drug:			
	Preferred Network Retail Pharmacy (Up to a 90-day supply)	**Standard Network Retail or Mail-Order Pharmacy** (Up to a 90-day supply)	**Preferred Mail-Order Pharmacy** (Up to a 90-day supply)
Tier 1: Generic	$8	$10	$8
Tier 2: Preferred Brand	$20	$20	$20
Tier 3: Non-Preferred Drug	$75	$75	$75
Tier 4: Specialty	N/A	N/A	N/A

You won't pay more than $35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

Please Note: Our plan, in some instances, combines higher-cost generic drugs on brand tiers. Refer to the Drug List to determine the tier of coverage for each drug you take.

Stage 3: Catastrophic Coverage Stage Cost Sharing

During this payment stage, you pay nothing for your covered Part D drugs. For excluded drugs covered under the additional coverage provided by West Suburban Health Group, you will continue to pay the same cost sharing amount during the Catastrophic Coverage stage.

Who can join?

To join Aetna Medicare Rx offered by SilverScript, you must be eligible for coverage provided by West Suburban Health Group, be entitled to Medicare Part A and/or be enrolled in Medicare Part B, be a United States citizen or be lawfully present in the United States and live in our service area. Aetna Medicare Rx offered by SilverScript is available in the United States.

Which drugs are covered?

To find out if your drug is on the formulary (list of Part D prescription drugs) or about any restrictions, view your formulary online at AetnaRetireePlans.com or call Customer Care at 1-855-334-5057, 24 hours a day, 7 days a week. TTY users call 711. You may also request a copy of the complete plan formulary by calling Customer Care.

Please note: West Suburban Health Group provides additional coverage that may cover prescription drugs not included in your Medicare Part D benefit.

The following categories are included in your Non-Part D Supplemental Benefit:

- Erectile Dysfunction

To view the medications in these categories, visit aetnamedicare.com/SupplementalBenefitPDP.

Some covered drugs may have additional requirements or limits on coverage. These requirements and limits may include step therapy, prior authorization or quantity limitations.

For more information about your share of the cost or which prescription drugs may or may not be covered, please call Customer Care.

How will I determine my drug costs?

Aetna Medicare Rx offered by SilverScript groups each medication into one of four tiers. Use your formulary to find out the tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier, which coverage stage you are in, and what pharmacy you use. As you move from stage to stage, the amount you and the plan pay for your drugs may change. If the actual cost of a drug is less than the normal copayment or coinsurance for that drug, you will pay the actual cost, not the higher copayment or coinsurance.

Which pharmacies can I use?

More than 63,000 pharmacies with over 20,000 preferred pharmacies nationwide make up the pharmacy network. These include retail, mail-order, long-term care and home infusion pharmacies. To find a network pharmacy near your home or where you are traveling in the United States or its territories, call Customer Care, or visit Caremark.com.

You generally must use a network pharmacy in order to receive full benefit coverage on your prescriptions. You may get drugs from an out-of-network pharmacy in an emergency, but you may have to pay the full cost (rather than your normal share of the cost) at the time you fill your prescription. If you use an out-of-network pharmacy in an emergency, we will reimburse you your total cost minus your cost-share amount for the drug. You must submit a paper claim in order to be reimbursed.

Please note: After the mail-order pharmacy receives an order, it typically takes up to 10 days for you to receive your prescription drug. Specialty pharmacies fill high-cost specialty drugs that require special handling. Although specialty pharmacies may deliver covered medicines through the mail, they are not considered "mail-order pharmacies." Therefore, most specialty drugs are not available at the mail-order cost share.

For more information

This document provides a summary of what Aetna Medicare Rx offered by SilverScript covers and what you will pay. To get a complete list of our benefits, please call Customer Care and ask for the *Evidence of Coverage*.

If you want to know more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. View it online at www.Medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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

Aetna and CVS Pharmacy® are part of the CVS Health® family of companies.

See *Evidence of Coverage* (EOC) for a complete description of plan benefits, exclusions, limits, and conditions of coverage. Plan features and availability may vary by service area.

If there is a difference between this document and the EOC, the EOC is considered correct.

The Aetna Medicare Rx offered by SilverScript retiree pharmacy coverage is an enhanced Part D Employer Group Waiver Plan that is offered as a single integrated product. The enhanced Part D plan consists of two components: basic Medicare Part D benefits and supplemental benefits. Basic Medicare Part D benefits are offered by Aetna Medicare Rx offered by SilverScript based on our contract with CMS. We receive monthly payments from CMS to pay for basic Part D benefits. Supplemental benefits are non-Medicare benefits that provide enhanced coverage beyond basic Part D. Supplemental benefits are paid for by plan sponsors or members and may include benefits for non-Part D drugs. Aetna Medicare Rx offered by SilverScript reports claim information to CMS according to the source of applicable payment (Medicare Part D, plan sponsor or member).

Aetna Medicare Rx offered by SilverScript is a group standalone Medicare Prescription Drug Plan (PDP). This plan is offered by SilverScript Insurance Company, which has a Medicare contract. SilverScript Insurance Company and Aetna are affiliated companies. Enrollment in the plan depends on Medicare contract renewal.

Due to legislation in Arkansas, effective January 1, 2026, you may not be able to utilize the following services within the state of Arkansas, unless a court takes action: CVS Retail, CVS Caremark Mail Service, CVS Specialty, and OMNI Care long term pharmacies.

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Important Plan Information

Aetna Medicare Rx offered by SilverScript Customer Care

Call	1-855-334-5057 Calls to this number are free, 24 hours a day, 7 days a week. Customer Care also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free, 24 hours a day, 7 days a week.
Fax	1-866-552-6205
Write	SilverScript Insurance Company P.O. Box 30016 Pittsburgh, PA 15222-0330