

SILVERSCRIPT®



GOODYEAR
RETIREE HEALTHCARE TRUST

P.O. Box 52424 Phoenix, AZ 85072-2424

2015 Summary of Benefits

**SilverScript (Employer PDP) sponsored by Goodyear Retiree Healthcare Trust
(Pre 1991, Post 1991, & Post 2007 Retirees)**

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

January 1, 2015 – December 31, 2015

SECTION I Introduction to Summary of Benefits

SilverScript (Employer PDP) is an approved Medicare Part D prescription drug plan (PDP) with additional coverage by the Goodyear Retiree Healthcare Trust to supplement the Part D benefits. The Plan is offered by SilverScript® Insurance Company, and is administered by CVS/caremark, the Goodyear Retiree Healthcare Trust's new pharmacy benefit manager. SilverScript contracts with the Federal government to offer Medicare prescription drug plans. Its service area includes the United States and its territories.

This Summary of Benefits tells you some features of our plan. It doesn't list every drug we cover, every limitation or every exclusion. To get a complete list of our benefits, please call SilverScript Customer Care at 1-855-479-3654, 24 hours a day, 7 days a week.

Sections in this booklet

- Things to Know About SilverScript (Employer PDP)
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Prescription Drug Benefits

You have choices in your Medicare prescription drug coverage

The Goodyear Retiree Healthcare Trust is offering you a plan that is not available to the public. As a Medicare beneficiary, you can choose from different Medicare prescription drug coverage options. One option is to get prescription drug coverage through a Medicare Part D prescription drug plan (PDP), like SilverScript (Employer PDP). Another option is to get your prescription drug coverage through a Medicare Advantage Plan (MA) that offers prescription drug coverage. You make the choice.

The chart in this booklet lists some important drug benefits. You can use this Summary of Benefits to compare the benefits offered by SilverScript (Employer PDP) sponsored by the Goodyear Retiree Healthcare Trust to the benefits offered by other Medicare prescription drug plans or Medicare Advantage plans with prescription drug coverage.

How can I compare my options?

Please note: This prescription coverage is offered in conjunction with the Goodyear Retiree Healthcare Trust medical coverage.

If you decide not to be enrolled in this SilverScript (Employer PDP) sponsored by the Goodyear Retiree Healthcare Trust, you will continue to pay the same contribution for your medical coverage from the Goodyear Retiree Healthcare Trust, with or without the prescription drug coverage. You will have to wait until open enrollment next year to re-enroll in the plan and will have to provide proof of continuous creditable prescription drug coverage or face a potential premium penalty.

Your spouse and your child may continue to be covered for prescription drug coverage unless you also drop your medical benefit from the Goodyear Retiree Healthcare Trust. **If you drop both your medical and prescription drug coverage, your spouse and your child will lose their coverage as well.**

Where is SilverScript Employer PDP available?

The service area for this plan includes all of the United States and its territories. If you move out of the country, please call the Goodyear Retiree Healthcare Trust at 1-866-694-6477 Monday through Friday 8am to 5 pm EST to update your information.

Who is eligible to be enrolled in the plan?

You can be enrolled in this plan if you are entitled to Medicare Part A and/or enrolled in Medicare Part B, live in the service area, and meet any additional requirements established by the Goodyear Retiree Healthcare Trust.

If you are enrolled in an MA coordinated care (HMO or PPO) plan or an MA private fee-for-service (PFFS) plan that includes Medicare prescription drugs, you may not enroll in this PDP unless you disenroll from the other HMO, PPO or MA PFFS plan.

Enrollees in a PFFS plan that does not provide Medicare prescription drug coverage or an MA Medical Savings Account (MSA) plan may enroll in a PDP. Enrollees in an 1876 Cost plan may enroll in a PDP.

Where can I get my prescriptions?

SilverScript Employer PDP has formed a network of pharmacies. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies.

After your enrollment is confirmed by Medicare, you will receive a list of network pharmacies. This network includes over 65,000 pharmacies including CVS/pharmacy[®] and many others. Please note that some pharmacies, such as Veterans Administration (VA) and Department of Defense pharmacies are not in the plan's network. You can use most of the same retail pharmacies that you use to fill your prescriptions under your current plan.

If you use a pharmacy that is not part of the SilverScript (Employer PDP) network, you may have to pay the full cost of the drug at the pharmacy. In this case, you must complete and send to SilverScript (Employer PDP) a paper claim form within 3 years of the date you filled your prescription. You will not be reimbursed for the difference between the discounted rate and the cost you paid.

The pharmacies in our network can change at any time. You can ask for a Pharmacy Directory or call SilverScript Customer Care. The Customer Care number is listed at the end of this booklet.

Does my plan cover any Medicare Part B or excluded Part D drugs?

SilverScript (Employer PDP) is an approved Medicare Part D prescription drug plan with additional coverage provided by the Goodyear Retiree Healthcare Trust to supplement the Part D benefits. The Goodyear Retiree Healthcare Trust provides coverage for drugs that Medicare will not cover, such as:

- Prescription drugs when used for anorexia, weight loss or weight gain
- Prescription drugs when used for the symptomatic relief of cough or cold

- Barbiturates when used for treatment of epilepsy, cancer or chronic mental health disorders in addition to the Barbiturate uses already covered by Part D
- Prescription vitamins and mineral products (except prenatal vitamins and fluoride preparations which are considered Part D drugs)
- Drugs, such as VIAGRA®, CIALIS®, LEVITRA® and CAVERJECT®, when used for the treatment of sexual or erectile dysfunction (subject to Prior Authorization)

What is a prescription drug formulary?

SilverScript (Employer PDP) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website (goodyearretireetrust.silverscript.com). Or, call us and we will send you a copy of the formulary. The formulary may change throughout the year. Drugs may be added, removed or restrictions may be added or changed. These restrictions include:

- Prior authorization – you or your doctor will need to get prior authorization before your prescription can be filled
- Quantity Limit – only a certain quantity of the covered drug can be dispensed at a one time
- Step Therapy – the drug may be covered, but first you will have to try a different drug to treat your condition before your prescribed drug will be covered

If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. If you have questions about the drugs on our formulary, please contact SilverScript Customer Care. Phone numbers are located at the end of this booklet.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of up to 31 days of the drug. This will give you a chance to talk to your doctor about an alternative medication on the formulary or to ask SilverScript to make an exception and allow the drug to be covered.

The Goodyear Retiree Healthcare Trust's supplemental coverage also includes certain drugs not covered by original Medicare Part D. Since these Non-Medicare Part D drugs are available due to the supplemental coverage provided by the Goodyear Retiree Healthcare Trust, any co-payments or other costs you pay do not count toward your Medicare Part D out-of-pocket costs.

How will I determine my drug costs?

Our plan groups each medication into one of four "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, Coverage Gap, and Catastrophic Coverage.

Please note: Your employer provides additional coverage that may differ in structure from the primary benefit and also cover additional medications. There may be instances where your cost share may be more or less when it is paid by the additional coverage. If you are unsure about the cost share on the additional coverage or which drugs may or may not be covered, please call Customer Care to verify drug coverage.

What should I do if I have other insurance in addition to Medicare?

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.

If you decide to keep your current Medigap supplement policy, your Medigap Issuer will remove the prescription drug coverage portion of your policy. Call your Medigap Issuer for details.

How can I get Extra Help with my prescription drug plan costs or get Extra Help with other Medicare costs?

If you have limited income, you may qualify for Extra Help, a Medicare program providing assistance to help pay for prescription drug premiums and other costs. To see if you qualify for getting Extra Help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, available 24 hours a day, 7 days a week, and see www.medicare.gov 'Programs for People with Limited Income and Resources' in the publication *Medicare & You 2015*,
- Social Security at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778, *or*
- Your State Medicaid Office.

What are my protections in this plan?

All Medicare prescription drug plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if your Medicare prescription drug plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of SilverScript (Employer PDP), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug and the right to file a grievance.

You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. You may ask us for a coverage determination if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost.

You can also ask for an exception to utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision.

You have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the *Evidence of Coverage* (EOC) for the QIO contact information. The *Evidence of Coverage* will be sent to you after you are enrolled in the plan.

What is a Medication Therapy Management (MTM) Program?

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate if you are selected. Contact SilverScript (Employer PDP) for more details.

Please call SilverScript Employer PDP for more information. Visit us at goodyearretireetrust.silverscript.com or, call us:

Current members should call *toll-free*

1-855-479-3654. (TTY: 1-866-236-1069)

24 hours a day, 7 days a week.

Prospective members should call *toll-free*

1-855-702-1190. (TTY: 1-866-552-6288)

24 hours a day, 7 days a week.

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week, or, visit www.medicare.gov on the Web.

This document is available in other formats such as Braille and large print. This document may be available in a non-English language. For additional information, call us at 1-855-479-3654, 24 hours a day, 7 days a week. TTY users should call 1-866-236-1069.

Este documento está disponible en otros formatos tales como Braille y en letras grandes. Este documento podría estar disponible en un idioma distinto al inglés. Para obtener información adicional, llámenos al 1-855-479-3654, las 24 horas del día, los 7 días de la semana. Los usuarios de teléfono de texto (TTY) deben llamar al 1-866-236-1069.

Section II – Summary of Benefits

Original Medicare

Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare prescription drug plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage plan or a Medicare Cost Plan that offers prescription drug coverage. This plan qualifies as one of those plans.

General information about drugs covered under Medicare Part D

The plan has a *List of Covered Drugs (Formulary)*. We call it the “Drug List” for short. It tells which Part D prescription drugs are covered by SilverScript (Employer PDP). The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved the SilverScript (Employer PDP) drug list.

We will send you a copy of the Drug List. To get the most complete and current information about which drugs are covered, you can visit the plan’s website or call Customer Care (Web address and phone numbers are at the end of this booklet).

Different out-of-pocket costs may apply for people who

- have limited incomes,
- live in long term care facilities, *or*
- have access to Indian/Tribal/Urban (Indian Health Service) providers.

Premium

Please contact the Goodyear Retiree Healthcare Trust Administrative Office for more information about the premium for this plan.

If your individual income is over \$85,000, or your jointly-filed married income is over \$170,000, you will be required to pay an income-related additional monthly premium in order to keep your Medicare prescription drug coverage. This premium is adjusted based on your income.

You will receive a letter from Social Security letting you know if you have to pay this extra amount. This letter will explain how they determined the amount you must pay and the actual Income Related Monthly Adjustment Amount (IRMAA). If you are responsible for an additional premium the extra amount will be deducted automatically from your Social Security check. If your Social Security check is not enough to cover the additional premium, Medicare will send you a bill. You do not pay this amount to SilverScript. For more information about the withholdings from your check, visit www.socialsecurity.gov/mediinfo.htm, call 1-800-772-1213, or visit your local Social Security office.

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.

For more information about Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227).

The plan offers national in-network prescription coverage (i.e., this would include all of the United States and its territories). This means that you will pay the same co-payment for your prescription drugs if you get them at an in-network pharmacy anywhere in the United States or its territories (for instance when you travel).

Quantity Limits (QL)

For certain drugs, SilverScript (Employer PDP) limits the amount of the drug that it will cover. For example, SilverScript (Employer PDP) provides up to nine tablets per prescription for *sumatriptan tab 50mg*.

Prior Authorization (PA)

SilverScript (Employer PDP) requires you or your physician to get prior authorization for certain drugs. This means that you will need to get approval from us before SilverScript (Employer PDP) fills your prescription. If you don't get approval, SilverScript (Employer PDP) will not cover the drug.

Step Therapy (ST)

In some cases, SilverScript (Employer PDP) requires you to first try a certain drug to treat your medical condition before we will cover another drug for that condition. For example, if Drug A and Drug B both treat your medical condition, SilverScript (Employer PDP) will not cover Drug B unless you try Drug A first. If Drug A does not work for you, SilverScript (Employer PDP) will then cover Drug B.

You must go to certain pharmacies for a very limited number of drugs due to special handling, provider coordination or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's formulary. Please contact SilverScript Customer Care for more information on where you can fill your prescription.

If the actual cost of a drug is less than your co-payment for that drug, you will pay the actual cost, not the higher co-payment.

You can ask us to provide a higher level of coverage for your drug. If your drug is contained in the non-preferred tier, you can ask us to cover it at the co-payment that applies to drugs in the preferred tier instead. This would lower the amount you must pay for your drug.

Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services

	SilverScript (Employer PDP)
How much is the monthly premium?	Please contact the Goodyear Retiree Healthcare Trust, for more information about the premium for this plan.
How much is the deductible?	This plan does not have a deductible.

Prescription Drug Benefits

Initial Coverage	SilverScript (Employer PDP)
	<p>You pay the following until your total yearly drug costs reach \$2,960.00. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.</p> <p>You may get your drugs at network retail pharmacies and mail order pharmacies.</p>

Preferred Retail Cost-Sharing

Preferred Retail Pharmacy			
	Network Pharmacy (Up to a 30-day supply)	Preferred Network Pharmacies (Up to a 90-day supply at preferred pharmacies)	Network Pharmacy (Up to a 90-day supply at other pharmacies)
Generic	<i>You pay \$10.00 per prescription</i>	<i>You pay \$25.00* per prescription</i>	<i>You pay \$30.00 per prescription</i>
Preferred Brand	<i>You pay \$25.00 per prescription</i>	<i>You pay \$60.00* per prescription</i>	<i>You pay \$75.00 per prescription</i>
Non-Preferred Brand	<i>You pay \$50.00 per prescription</i>	<i>You pay \$125.00* per prescription</i>	<i>You pay \$150.00 per prescription</i>

*You can get up to a 90-day supply of your drug at a preferred pharmacy, including CVS/pharmacy for the same co-payment you would pay at mail.

Mail Order Cost-Sharing

CVS Caremark Mail Service Pharmacy (Up to a 90-day supply)	
Generic	<i>You pay \$25.00 per prescription</i>
Preferred Brand	<i>You pay \$60.00 per prescription</i>
Non-Preferred Brand	<i>You pay \$125.00 per prescription</i>

Specialty Drugs <i>(Up to a 30-day supply)</i>	
Generic	<i>You pay \$8.33 per prescription</i>
Non-Preferred Brand	<i>You pay \$41.66 per prescription</i>

Long Term Care (LTC) Cost-Sharing

Long Term Care (LTC) Pharmacy <i>(Up to a 31-day supply)</i>	
Please note that brand drugs must be dispensed incrementally in long-term care facilities. Generic drugs may be dispensed incrementally. Contact your plan about cost-sharing billing/ collection when less than a one-month supply is dispensed.	
Generic	<i>You pay \$10.00 per prescription</i>
Preferred Brand	<i>You pay \$25.00 per prescription</i>
Non-Preferred Brand	<i>You pay \$50.00 per prescription</i>

Coverage Gap

SilverScript (Employer PDP)
Goodyear Retiree Healthcare Trust will provide additional coverage that will keep your copays/coinsurance consistent through the Coverage Gap, therefore you will see no change in copays until you qualify for Catastrophic Coverage.

Standard Retail Cost-Sharing

Standard Retail Cost-Sharing			
	Network Pharmacy (Up to a 30-day supply)	Preferred Network Pharmacies (Up to a 90-day supply at preferred pharmacies)	Network Pharmacy (Up to a 90-day supply at other pharmacies)
Generic	<i>You pay \$10.00 per prescription</i>	<i>You pay \$25.00* per prescription</i>	<i>You pay \$30.00 per prescription</i>
Preferred Brand	<i>You pay \$25.00 per prescription</i>	<i>You pay \$60.00* per prescription</i>	<i>You pay \$75.00 per prescription</i>
Non-Preferred Brand	<i>You pay \$50.00 per prescription</i>	<i>You pay \$125.00* per prescription</i>	<i>You pay \$150.00 per prescription</i>

*You can get up to a 90 day supply of your drug at a preferred pharmacy, including CVS/pharmacy for the same co-payment you would pay at mail.

Mail Order Cost-Sharing

CVS Caremark Mail Service Pharmacy (Up to a 90-day supply)	
Generic	<i>You pay \$25.00 per prescription</i>
Preferred Brand	<i>You pay \$60.00 per prescription</i>
Non-Preferred Brand	<i>You pay \$125.00 per prescription</i>

Specialty Drugs (Up to a 30-day supply)	
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Long Term Care (LTC) Cost-Sharing

Long Term Care (LTC) Pharmacy (Up to a 31-day supply)	
Please note that brand drugs must be dispensed incrementally in long-term care facilities. Generic drugs may be dispensed incrementally. Contact your plan about cost-sharing billing/ collection when less than a one-month supply is dispensed.	
Generic	<i>You pay \$10.00 per prescription</i>
Preferred Brand	<i>You pay \$25.00 per prescription</i>
Non-Preferred Brand	<i>You pay \$50.00 per prescription</i>

Catastrophic Coverage

SilverScript (Employer PDP)	
After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$4,700.00, you pay the greater of:	
<ul style="list-style-type: none"> • 5% of the cost, or • \$2.65 copay for generic (including brand drugs treated as generic) and a \$6.60 copayment for all other drugs. 	

Out-of-Network:

If you use a pharmacy that is not part of the SilverScript (Employer PDP) network, you may have to pay the full cost of the drug at the pharmacy. In this case, you must complete and send to SilverScript a paper claim form within 3 years of the date you filled your prescription. You will not be reimbursed for the difference between the discounted rate and the cost you paid.

Plan drugs may be covered in special circumstances, for instance, illness while traveling where there is no network pharmacy. You may have to pay more than your normal co-payment if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from SilverScript for its share of the costs.

Contact SilverScript (Employer PDP) or Medicare for more Information

If you have any questions, please contact SilverScript Customer Care, available 24 hour a day, 7 days a week, at 1-855-479-3654. TTY users should call 1-866-236-1069.

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit www.medicare.gov on the Web.

This information is available for free in other languages. Please call our Customer Care number at 1-855-479-3654 (TTY: 1-866-236-1069), 24 hours a day, 7 days a week. Esta información está disponible gratuitamente en otros idiomas. Llame a nuestro Servicio al Miembro, al 1-855-479-3654 (teléfono de texto (TTY): 1-866-236-1069), las 24 horas del día, los 7 días de la semana.

You must continue to pay your Part B premium. The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1, 2016.

SilverScript (Employer PDP) is a Prescription Drug Plan. This plan is offered by SilverScript Insurance Company, which has a Medicare contract. Enrollment depends on contract renewal.

SilverScript Customer Care

CALL	1-855-479-3654 Calls to this number are free. Available 24 hours a day, 7 days a week. Customer Care also has free language interpreter services available for non-English speakers.
TTY	1-866-236-1069 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 24 hours a day, 7 days a week.
FAX	1-888-472-1129
WRITE	P.O. Box 280200 Nashville, TN 37228
WEBSITE	goodyearretireetrust.silverscript.com

SILVERSCRIPT®

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Important Plan Information **Información Importante Sobre el Plan**