



GOODYEAR
RETIREE HEALTHCARE TRUST

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

2016 Summary of Benefits

**SilverScript Employer PDP sponsored by Goodyear Retiree Health Care Trust
(Post 1991 & Post 07 Retirees Enrolled in the Catastrophic Plan) (SilverScript)**

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

January 1, 2016 – December 31, 2016

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 Health Care Trust to supplement the Part D benefits. The Plan is offered by SilverScript[®] Insurance Company, and is administered by CVS/caremark[®], the Goodyear Retiree Health Care Trust's 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. TTY users should call 711.

Sections in this booklet

- Things to Know About SilverScript
- 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 Health Care 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. 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 sponsored by the Goodyear Retiree Health Care 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 Health Care Trust medical coverage. The Trust offers only one medical plan option, Freedom Blue PPO which is a Medicare Advantage plan, administered by Highmark Blue Cross Blue Shield. If you choose a Medicare Prescription Plan other than SilverScript, or if you enroll in a Medicare Advantage plan other than Freedom Blue PPO, you will lose both your medical and prescription coverage provided by the Goodyear Retiree Health Care Trust

In addition, you will have to wait until open enrollment next year to re-enroll in these plans and will have to provide proof of continuous creditable prescription drug coverage or face a potential premium penalty.

If you drop both your medical and prescription drug coverage, your spouse and any dependent children will lose their coverage as well.

Where is SilverScript 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 Health Care 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 Health Care Trust.

If you are enrolled in an Medicare Advantage coordinated care (HMO or PPO) plan or a Medicare Advantage 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 a Medicare Advantage 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 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 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 three 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 SilverScript 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 is an approved Medicare Part D Prescription Drug Plan with additional coverage provided by the Goodyear Retiree Health Care Trust to supplement the Part D benefits. The Goodyear Retiree Health Care 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 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

You pay 50% of the cost of drugs in the following drug groups at retail pharmacies and through mail order:

- Drugs to treat Gastro Esophageal Reflux Disease, including:
 - Histamine-2 Receptor Antagonists, such as Zantac, Pepcid, and
 - Proton Pump Inhibitors, such as Nexium, Aciphex, Prevacid
- Drugs to treat sexual dysfunction, including erectile dysfunction, such as Viagra, Levitra and Cialis
- Non-sedating antihistamines, such Clarinex and Allegra

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 Health Care Trust's additional 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 Health Care Trust, any copayments 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: The Goodyear Retiree Health Care Trust provides additional coverage that differs in structure from the primary benefit and also covers 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 SilverScript 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 2016*,
- 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, 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 Customer Care for more details.

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

Current members should call toll-free

1-855-479-3654. (TTY: 711)

24 hours a day, 7 days a week.

Prospective members should call toll-free

1-855-702-1190. (TTY: 711)

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 711.

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 711.

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 *Formulary (List of Covered Drugs)*. We call it the “Drug List” for short. It tells which Part D prescription drugs are covered by SilverScript. 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 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 SilverScript 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 Health Care 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 copayment 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 limits the amount of the drug that it will cover. For example, SilverScript provides up to nine tablets per prescription for *sumatriptan tab 50mg*.

Prior Authorization (PA)

SilverScript 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 fills your prescription. If you don't get approval, SilverScript will not cover the drug.

Step Therapy (ST)

In some cases, SilverScript 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 will not cover Drug B unless you try Drug A first. If Drug A does not work for you, SilverScript 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 copayment for that drug, you will pay the actual cost, not the higher copayment.

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 copayment 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 |
|---|--|
| How much is the monthly premium? | Please contact the Goodyear Retiree Health Care Trust, union, or 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 |
|--|
| <p>You pay the following until your total yearly drug costs reach \$3,310.00. 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 Pharmacy (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 copayment 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) | |
|--|---|
| 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 (Up to a 34-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> |

Coverage Gap

| SilverScript |
|---|
| Goodyear Retiree Health Care Trust will provide additional coverage that will keep your copayment/coinsurance consistent through the Coverage Gap, therefore you will see no change in copayment until you qualify for Catastrophic Coverage. |

Standard Retail Cost Sharing

| Standard Retail Cost Sharing | | | |
|------------------------------|--|--|--|
| | Network Pharmacy (Up to a 30-day supply) | Preferred Network Pharmacy (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 copayment 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) | |
|---|---|
| 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 (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

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$4,850.00, you pay the greater of:

- 5% of the cost, or
- \$2.95 copayment for generic (including brand drugs treated as generic) and a \$7.40 copayment for all other drugs.

Out-of-Network:

If you use a pharmacy that is not part of the SilverScript 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 copayment 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.

This information is available for free in other languages. Please call our SilverScript Customer Care number at 1-855-479-3654 (TTY: 711), 24 hours a day, 7 days a week. Esta información está disponible gratuitamente en otros idiomas. Llame a nuestro Cuidado al Cliente SilverScript, al 1-855-479-3654 (teléfono de texto (TTY): 711), las 24 horas del día, los 7 días de la semana.

SilverScript 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. SilverScript 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. 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[®]



GOODYEAR
RETIREE HEALTHCARE TRUST

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

Important Plan Information
Información Importante Sobre el Plan