



Prescription Drug Plans

Aetna does not have an Aetna-branded prescription drug plan (PDP) product for 2020, but our parent company, CVS Health*, offers SilverScript® PDPs that you can sell. Agents must complete SilverScript certification and contracting requirements prior to selling these products.

About SilverScript PDPs

SilverScript is one of the leading PDP providers in the country, serving over 6 million people with Medicare. They received an overall Star Rating of 3.5 Stars in 2019. In 2020, SilverScript is offering two PDP options across the US. Both plans are fully commissionable. Benefit highlights include:

- \$0 deductible for Tier 1 and Tier 2 generics
- \$0 Tier 1 copays at preferred pharmacies
- Copays as low as \$1 on Tier 2 drugs

First things first

Before you add the power of SilverScript PDPs to your portfolio, you need to complete 2020 SilverScript producer certification and contracting requirements.

Note: If you have an active Aetna MA/MAPD contract, we will revise your contract effective October 1, 2019, to enable you to sell 2020 SilverScript PDPs. You must still complete 2020 SilverScript producer certification by accessing a link available on **Producer World** and receive a 2020 SilverScript ready-to-sell notice prior to selling this product.

For questions about certification or contracting, please talk to your upline. Or, contact the Aetna Medicare Broker Services Department at **1-866-714-9301 (TTY: 711)** or **brokersupport@aetna.com**.

Overview of 2020 SilverScript PDPs

Two SilverScript PDPs, the Choice and Plus plans, will be available in all 50 states and in Washington, D.C. Members who selected the 2019 SilverScript Allure plan will be transitioned into the Choice plan.

Please note: The premiums, deductibles and Tiers 4 and 5 coinsurance amounts vary by region. The amounts shown below are national averages. Please consult 2020 plan documents when available for specific plan benefit amounts in each state.

	SilverScript Choice	SilverScript Plus***
	Rich generic selection Moderate brand selection Expected to be below CMS low income-subsidy benchmark in all regions other than NV, AK** Best for those who are active and healthy (or have uncomplicated conditions), require fewer drugs, and are extremely cost-conscious	Rich generic selection Richer brand selection \$0 deductible and gap coverage Best for those who have more complex diseases (or one or more chronic conditions) and are somewhat cost-conscious
Monthly Plan Premium (varies by CMS region)	\$30.47	\$80.71
Deductible The amount the member pays before the plan begins to pay (applies only to Tiers 3, 4 and 5)	\$330	\$0
Initial Coverage:	Once the deductible is reached, member cost-share applies until the member's total drug expenditures (both self-paid and insurance-paid) reaches \$4,020; 30-day retail copay/coinsurance (preferred cost-share pharmacies/standard cost-share pharmacies).	
Tier 1: Preferred Generic	\$0 / \$5	\$0 / \$5
Tier 2: Generic	\$1 / \$6	\$2 / \$10
Tier 3: Preferred Brand	\$47	\$47
Tier 4: Non-Preferred Drug	38%	50%
Tier 5: Specialty	26%	33%
Mail Order Tiers 1-4: 90-day supply through CVS Caremark® Mail Service Pharmacy Tier 5: 30-day supply through CVS Caremark® Mail Service Pharmacy	3x preferred retail cost-sharing	3x preferred retail cost-sharing
Coverage Gap Member remains in this phase until their yearly actual out-of-pocket drug costs reach \$6,350	Defined standard cost-sharing 25% generic & brand drugs	Continued T1 / T2 coverage: ICL cost-share All remaining formulary drugs 25% generic & brand drugs
Catastrophic Coverage After member actual out-of-pocket costs exceed \$6,350, a small copay or coinsurance is required for each covered prescription	Greater of 5% coinsurance or generic drugs (including brand drugs dispensed as generic): \$3.60; brand drugs: \$8.95	
Pharmacy Network	28k Preferred, 65k Total	23k Preferred, 65k Total

Preferred pharmacies

We want your clients to pay the lowest amount possible for their prescription drugs. When they use preferred retail pharmacies, they can save money on their copays. In 2020, SilverScript PDPs will offer a broad network of over 65,000 network pharmacies, with more than 23,500 preferred options including CVS Pharmacy stores, Walmart and more. Preferred pharmacy networks vary by plan.



* Through its subsidiary SilverScript Insurance Company.
** Pending release of the benchmark by CMS.
*** Not available in Alaska.

SilverScript is a Prescription Drug Plan with a Medicare contract offered by SilverScript Insurance Company. Aetna and SilverScript Insurance Company are part of the CVS Health family of companies.