

SilverScript Insurance Company
Empire Plan Medicare Rx
P.O. Box 30006, Pittsburgh, PA 15222-0330

2027 Summary of Benefits

Empire Plan Medicare Rx sponsored by the New York State Health Insurance Program (NYSHIP)

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

January 1, 2027 – December 31, 2027

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SECTION I – Introduction to Summary of Benefits

This document gives you a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and request the 2027 *Evidence of Coverage*.

You have choices about how to receive your Medicare prescription drug benefits.

- One choice is to get prescription drug coverage through a Medicare Prescription Drug Plan (PDP), like Empire Plan Medicare Rx.
- Another choice is to get your Prescription Drug Coverage through a Medicare Advantage Plan (MAP, also known as Part C), like a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO), or another Medicare health plan that offers Medicare Prescription Drug Coverage (Part D). You get all of your Part A, Part B and Part D coverage through these plans.

Be sure you understand how enrolling in another Medicare plan will affect your NYSHIP coverage.

- **It is important to understand NYSHIP rules regarding enrollment in Medicare, and how enrolling in another Medicare plan will affect your Empire Plan benefits before you submit a request to enroll in a plan outside of NYSHIP or submit a request to cancel your enrollment in Empire Plan Medicare Rx.**

If you choose to enroll in a Medicare PDP or Medicare Advantage Plan outside of NYSHIP, your Empire Plan coverage will end and you will be disenrolled from all Empire Plan health insurance coverage, including medical/surgical, hospital, mental health/substance use and prescription drugs.

Tips for comparing your Medicare choices

This 2027 *Summary of Benefits* document provides a summary of what Empire Plan Medicare Rx covers and what you pay.

- If you want to compare Empire Plan Medicare Rx with other Medicare Part D plans, ask the other plans for their *Summary of Benefits* documents. Or, use the Medicare Plan Finder on Medicare.gov.
- If you want to know more about the coverage and costs of Original Medicare, look in your current *Medicare & You 2027* handbook. View it online at 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.

- To get a complete list of our benefits, please call Empire Plan Medicare Rx at The Empire Plan phone number on the last page of this document and request the 2027 *Evidence of Coverage*.

Sections in this document

- Things to Know About Empire Plan Medicare Rx
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Prescription Drug Benefits

Things to Know About Empire Plan Medicare Rx

Hours of Operation

You can call us 24 hours a day, 7 days a week.

Empire Plan Medicare Rx Phone Numbers and Website

- Members or non-members, please call The Empire Plan toll free at 1-877-769-7447 and select option 4 for the prescription drug program. TTY users should call 711.
- www.empireplanrxprogram.com.

Who can join?

To join Empire Plan Medicare Rx, you must be enrolled in The Empire Plan, be enrolled in Medicare Part A and/or Medicare Part B, be a United States citizen or be lawfully national, or an eligible noncitizen, and live in the Empire Plan Medicare Rx service area. Empire Plan Medicare Rx is available in the United States and its territories.

Which drugs are covered?

To see the complete plan Formulary (list of Part D prescription drugs) and any restrictions, call Empire Plan Medicare Rx at The Empire Plan phone number on the last page of this booklet and we will send you a copy of the Formulary. You may also access the complete plan Formulary online at www.empireplanrxprogram.com.

Empire Plan Medicare Rx does not cover drugs that are covered under Medicare Part B as prescribed and dispensed. Empire Plan Medicare Rx has elected to cover certain drugs not covered under Medicare Part D as prescribed and dispensed as part of a supplemental benefit (also referred to as the “Wrap” or “Other Health Insurance (OHI).” Please contact Empire Plan Medicare Rx if you have any questions regarding your supplemental benefit.

How will I determine my drug costs?

Our plan groups each medication into one of three "tiers." You will need to use your Formulary to locate which tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and which stage of the benefit you have reached.

Later in this document, we discuss the three benefit stages in your Medicare prescription drug coverage: Deductible Stage, Initial Coverage Stage, and Catastrophic Coverage Stage. As you move from stage to stage, the amount you and Empire Plan Medicare Rx pay for your drugs may change. For more information about the plan's Formulary tiers and stages of the benefit, please see the plan's 2027 *Formulary* and the 2027 *Evidence of Coverage* on our website at www.empireplanrxprogram.com, or contact The Empire Plan at the number listed on the last page of this document.

Please note: NYSHIP provides supplemental 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 supplemental coverage. If you are unsure about the cost share of the supplemental coverage or which drugs may or may not be covered, please contact The Empire Plan at the number listed on the last page of this document to verify drug coverage.

Which pharmacies can I use?

We have a network of pharmacies where you can fill your prescriptions and pay only your normal cost share for covered drugs. Your cost may be greater if you use an out-of-network pharmacy to fill your prescriptions. If you go to an out-of-network pharmacy, you must submit a paper claim in order to be reimbursed. In most cases, you will not be reimbursed the total amount you paid for the prescription.

To request a copy of our plan's 2027 *Pharmacy Directory*, please call Empire Plan Medicare Rx, at The Empire Plan number listed on the last page of this document, and we will send you a copy. Or visit our website at www.empireplanrxprogram.com to use the pharmacy locator tool. If you have any questions about this plan's benefits or costs, please contact Empire Plan Medicare Rx for details.

SECTION II – Summary of Benefits

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

	Empire Plan Medicare Rx
How much is the monthly premium? (You must continue to pay your Medicare Part B premium.)	Please contact NYSHIP for more information about your plan premium.
How much is the deductible?	This plan does not have a deductible.

Prescription Drug Benefits

Initial Coverage Stage	Empire Plan Medicare Rx
	Empire Plan Medicare Rx provides supplemental coverage that keeps your cost sharing consistent throughout the Initial Coverage stage. Therefore, you will see no change in cost sharing until you reach the Catastrophic Coverage Stage. You pay the following until your total yearly drug costs reach $2,400. Total yearly drug costs are the total drug costs paid by both you and Empire Plan Medicare Rx. You may get your drugs at a network Retail Pharmacy and the CVS Caremark Mail Service Pharmacy. Under Medicare Part D, you won't pay more than $35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

Tier	Empire Plan Medicare Rx Standard Retail Cost Sharing (In-Network) (Up to a 30-day supply)	Empire Plan Medicare Rx Standard Retail Cost Sharing (In-Network) (Up to a 90-day supply)
Tier 1 Generic	$5.00	$10.00
Tier 2 Preferred Brand	$30.00	$60.00
Tier 3 Non-Preferred Brand	$60.00	$120.00

Tier	Empire Plan Medicare Rx Mail Order Cost Sharing (Up to a 90-day supply)
Tier 1 Generic	$5.00
Tier 2 Preferred Brand	$55.00
Tier 3 Non-Preferred Brand	$110.00

Tier	Empire Plan Medicare Rx Long-Term Care (LTC) Cost Sharing (Up to a 31-day supply)
Tier 1 Generic	$5.00
Tier 2 Preferred Brand	$30.00
Tier 3 Non-Preferred Brand	$60.00

	Empire Plan Medicare Rx
Catastrophic Coverage Stage	• After your yearly out-of-pocket drug costs (including drugs purchased through your network Retail Pharmacy and through mail order) reach $2,400, you pay nothing for your Part D covered drugs. • For excluded drugs covered under the Supplemental coverage provided by Empire Plan Medicare Rx, you'll continue to pay the same cost sharing amount during the Catastrophic Coverage stage. To find out the cost of your drug, use our online drug cost tool or call The Empire Plan at the number on your ID card. • Under Medicare Part D, you won't pay more than $35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

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

The typical number of business days after the mail order pharmacy receives an order to receive your shipment is up to 10 days. Enrollees have the option to sign up for automated mail order delivery. If your mail order drugs do not arrive within the estimated time frame, please contact us toll-free at 1-866-235-5660, 24 hours a day, 7 days a week. TTY users call 711.

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



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Important Plan Information
Información Importante Sobre el Plan

Empire Plan Medicare Rx

Method	Contact Information
Call	The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and select option 4 for the Prescription Drug Program. Calls to this number are free. Hours of operation: 24 hours a day, 7 days a week. Empire Plan Medicare Rx also has free language interpreter services available for non-English speakers.
TTY	Dial 711 (National Relay Service) and provide them The Empire Plan phone number, 1-877-769-7447, and instruct them to select option 4 for the Prescription Drug Program. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Hours of operation: 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
Website	empireplanrxprogram.com

IMPORTANT INFORMATION:
2027 Medicare Star Ratings

Official U.S. Government Medicare Information

CMS CENTERS FOR MEDICARE & MEDICAID SERVICES

SILVERSCRIPT INSURANCE COMPANY - S5601

For 2027, SILVERSCRIPT INSURANCE COMPANY - S5601 received the following Star Ratings from Medicare:

Overall Star Rating: ★★½☆☆

Health Services Rating: Service not offered

Drug Services Rating: ★★½☆☆

SilverScript®

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important
Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars shows how well our plan performs.

★★★★★	EXCELLENT
★★★★☆	ABOVE AVERAGE
★★★☆☆	AVERAGE
★★☆☆☆	BELOW AVERAGE
★☆☆☆☆	POOR

Get More Information on Star Ratings Online
Compare Star Ratings for this and other plans online at **Medicare.gov/plan-compare**.

Questions about this plan?
Contact SILVERSCRIPT INSURANCE COMPANY 7 days a week from October 1 – March 31, 8 a.m. to 8 p.m., local time, or 5 days a week (M-F) from April 1 – September 30, 8 a.m. to 8 p.m., local time, at 1-877-769-7447 (toll-free) or 711 (TTY).

Current members please call 24 hours a day local time, 7 days a week, at 1-877-769-7447 (toll-free) or 711 (TTY).