# MED D – 2025 PLUS and SMARTSAVER Plans Consolidating to CHOICE Plan - FAQs

[FAQs](#_Toc177467686)

**Description:** This job aid was created to help Med D CCRs when answering questions from SilverScript Plus and SmartSaver plan members who are transferring to the SilverScript Choice plan for 2025.

[Top of the Document](#_top)

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| FAQs |

Use as needed:

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| **Number#** | **Question** | **Answer** |
| **1** | **When is Annual Enrollment?** | Annual Enrollment starts October 15th and runs through December 7th. |
| **2** | **What’s the Annual Notice of Change (ANOC)?** | It’s a document mailed to our current beneficiaries **before** the Annual Election Period begins October 15. It shows how your benefits for this year compare to the ones you’ll have next year. |
| **3** | **When does the ANOC mailing begin?** | ANOCs for plan year 2025 were mailed from September 1, 2024, to September 20, 2024. |
| **4** | **When do the changes in the ANOC take effect?** | They go into effect January 1, 2025. |
| **5** | **I haven’t received my ANOC yet. Can you help me?** | I certainly can! What’s your current mailing address?  **CCR process note:** For help pulling up a beneficiary’s ANOC/EOC in OneClick, refer to:   * [MED D - Viewing Correspondence in PeopleSafe](file://C:\Users\A780473\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\JE43ALD4\TSRC-PROD-003379) * [Compass MED D - Viewing Correspondence and Requesting Reprints](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=6bce8cc8-2318-4271-85a3-07198190a18c) |
| **6** | **I just received my ANOC, and I want to know why my Plus/SmartSaver plan went away.** | * The federal government's Inflation Reduction Act made changes to how your Part D prescription drugs are covered. * Now, there's no longer a coverage gap. You'll pay $0 for your drugs during the Catastrophic phase, and the most you'll pay out-of-pocket for your drugs each year is $2,000. * These improvements replaced some of the aspects of our Plus/SmartSaver plan that made that plan unique. * Because of this, we decided to consolidate - or combine - our Plus/SmartSaver plan with our Choice plan. |
| **7** | **What do I need to do if I want to keep my plan?** | You don’t have to do anything to stay enrolled in the SilverScript Choice plan for 2025. |
| **8** | **What’s the Choice plan?** | It’s a SilverScript plan offered in all 50 states, plus Washington, D.C. The deductible for our plan is $590. |
| **9** | **I’d like to switch plans. Can you help me enroll in another plan for 2025?** | Transfer the member if they’d like to speak to an enrollment agent about a MAPD Plan. Refer to [MED D - Guide to Transferring a Call](file://C:\Users\A780473\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\JE43ALD4\TSRC-PROD-029866). |
| **10** | **Does SilverScript offer a $0 copay on any covered drugs?** | * Unfortunately, no. For 2025, our Tier 1 copay is $5 for a 30 day supply and $15 for 90 days. * You’ll need to use a network pharmacy to get these copay amounts. |
| **11** | **I received a notice that my premium will be due on the 1st of the month. When will you mail my invoice?** | We’ll mail your invoice the middle of the month **prior** to when your premium is due. So for example, if your premium is due February 1st, we’ll mail your invoice in the middle of January. |
| **12** | **Am I required to switch to a preferred cost sharing pharmacy?** | No, you don’t have to switch to a preferred cost sharing pharmacy. |
| **13** | **Can you tell me if CVS is in the SilverScript pharmacy network?** | Yes! CVS is in the SilverScript network. |
| **14** | **Can you help me pronounce the name of my drug?** | Yes! Could you spell the name of the drug for me?  Refer to [MED D - Top Drugs](file://C:\Users\A780473\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\JE43ALD4\TSRC-PROD-004076). |
| **15** | **Who would receive the Low-Income Subsidy Rider?** | People who get Extra Help from the federal government to pay for their prescription drugs will get the Low-Income Subsidy Rider. |
| **16** | **What are the LIS copays for my drugs?** | Let the caller know you’ll be happy to give them a breakdown of the copay structure for their LIS level.  Refer to [MED D - 2025 SilverScript CHOICE LIS Information](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e11d24c8-838e-4fba-8d76-5e820cee1b9d). |
| **17** | **I am thinking of enrolling in SilverScript plan or would like more information.** | I can transfer you to an Enrollment Agent who can further assist you.  If the beneficiary would like to speak with an Enrollment Agent, transfer to an Enrollment Agent. Refer to [MED D - Guide to Transferring a Call](TSRC-PROD-029866). |
| **18** | **Do I have a Special Enrollment Period after December 7th to enroll in another plan?** | CMS does not consider a plan consolidation as a plan termination or non-renewal. Therefore, those affected by a plan consolidation are not eligible for a Special Enrollment Period (SEP) because of the consolidation.  **Note:** LIS eligible beneficiaries have an SEP in the upcoming plan year. |

[Top of the Document](#_top)

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