

## FREQUENTLY ASKED QUESTIONS

Q *Will the SilverScript CVT pharmacy plan increase my monthly premium?*

A No. As part of CVT's many cost savings initiatives, the SilverScript CVT pharmacy plan was implemented to help contain costs. CVT was able to pass this on with no rate increase for PPO plans in the new plan year beginning October 1, 2008.

Q *Will I get a new ID card?*

A Yes. You will receive a new SilverScript CVT pharmacy card *plus* a new medical card. Now you will have two cards one for your pharmacy services and one for medical visits. You will receive both cards in the mail from SilverScript in October. Next time you visit the pharmacy please be sure to show them your new card.

Q *Will I receive additional information on SilverScript?*

A Yes. You will be receiving a mailing regarding your SilverScript CVT plan in September. This will include a letter explaining the benefit and an option to opt out of the SilverScript CVT pharmacy plan. A summary of benefits will also be included.  
**PLEASE NOTE: IF YOU OPT OUT YOU WILL NOT BE ELIGIBLE FOR CVT PHARMACY OR MEDICAL BENEFITS.**

Q *Do I need to enroll in the SilverScript CVT plan?*

A No. CVT will automatically enroll you in the plan.

Q *Will my coverage be affected if I opt out?*

A Yes. Should you decide to opt out of the SilverScript CVT plan you will not be able to participate in CVT's medical or pharmacy plans.

Q *I've been told not to enroll in Medicare D in the past. Is this different?*

A No, If you enroll or have enrolled in another Medicare D plan you are not eligible for CVT coverage.

Q *Will I still be able to get my same prescriptions?*

A Yes. The combination of the SilverScript and CVT pharmacy plan will ensure you get the same great CVT pharmacy benefits as you have in the past.

Q *What if I have more questions?*

A Call CVT Member Services at 800.288.9870 for assistance.