SilverScript Facts

- SilverScript, an affiliate of CVS/Caremark, administers the prescription drug program for Medicare enrolled retirees.
- The O&R prescription plan supplements the Medicare Plan and Silver Script coordinates the processing of prescriptions through both plans.
- Over-the-counter drugs are not included in O&R’s plans. If you, your doctor, or hospital asks the pharmacy to submit an over-the-counter drug through O&R’s prescription plan, you will be responsible for the full cost of the drug. Please note that SilverScript will automatically send you a denial letter when a prescription for an over-the-counter drug is requested.
- For details of your Prescription Plan, go to SilverScript’s website.
- SilverScript’s Explanation of Benefits (EOB) reflects the CMS Medicare Standard Plan design, not your current plan through O&R. As a result, you will see the Medicare deductible on the statement. You are responsible for the deductible that the company sets for each plan year, which is different than the Medicare deductible. For example, if the Company prescription plan deductible is $100 per person and the Medicare deductible is $325, you would only be responsible for paying the Company plan deductible of $100.
- SilverScript processes all prescriptions through Medicare D first, but not all drugs are covered through Medicare D. If a prescription not covered by Medicare is denied, SilverScript will automatically process it through O&R’s supplemental prescription plans if the drug is covered under the O&R retiree supplemental prescription plan. The O&R prescription drug plans covers most legend drugs (drugs that cannot be dispensed without a prescription) and medicines that require a prescription from a doctor. Please note certain prescription medications do require preauthorization between your physician and SilverScript for them to be covered.

SilverScript Tips

- When using mail order, please consider the timeframe in which you need your medication. You should allow at least 2 weeks for processing a mail order prescription. If a pharmacist needs to contact your doctor for any reason, your prescription may be delayed beyond this 2-week timeframe. When prescriptions are needed in less than two weeks, bringing it to a CVS retail pharmacy may be your best option. Most prescriptions for long term medication can be filled at a CVS retail pharmacy.
- When using mail order or going to a retail pharmacy to fill your prescription, provide your correct contact number to allow the pharmacist to reach you with any questions, otherwise, your prescription may be delayed.
- Certain drugs are not covered through Medicare D. If you use the mail order program and Medicare D does not cover your prescription, SilverScript is required to send you an automatic denial notification. Before filing an appeal, call SilverScript at 1-855-702-1187 or log on to their website to see if the prescription is covered through the O&R supplemental prescription plan, in which case an appeal is not necessary.
- You can save time by setting up certain prescriptions on auto-renewal.
- In an emergency, you may request overnight delivery of medication at your own expense.
- You can check the status of your prescriptions at the CareMark website.
- Certain drugs need to be filled through the specialty pharmacy and pre-approval may be required.
- Before leaving the doctor’s office, please take the time to review your prescriptions.