

Be Aware  
+ Prepare

## Prescription coverage

Get Set for Retirement  
Insurance  
2026



Serving those who serve South Carolina

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### Important information

- This presentation is not a comprehensive description of the insurance benefits offered by PEBA.
- For more information, and before you make enrollment decisions, review the [Insurance Benefits Guide](#).

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### Medicare Part D drug program

- Subscribers covered by PEBA will be enrolled in SilverScript, the State Health Plan's Medicare Part D drug program.
- Subscribers can have only one Part D plan.
- If you enroll in a separate Part D program, you lose PEBA prescription benefits, but your PEBA premiums will not be reduced.
- Learn more in the [Insurance Benefits Guide](#) or contact Caremark, the pharmacy benefits manager.

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## Medicare Supplemental Plan and Carve-Out Plan prescription benefits

You pay up to \$3,000 per person in prescription drug copayments. Then, you pay nothing.<sup>1, 2</sup>

30-day supply at network pharmacy	90-day supply at network pharmacy or mail-order pharmacy
Tier 1 (generic): <b>\$13</b>	Tier 1 (generic): <b>\$32</b>
Tier 2 (preferred brand): <b>\$46</b>	Tier 2 (preferred brand): <b>\$115</b>
Tier 3 (non-preferred brand): <b>\$77</b>	Tier 3 (non-preferred brand): <b>\$192</b>

<sup>1</sup>In 2026, out-of-pocket drug costs will be capped at \$2,100 by Medicare. PEBA has determined that the prescription drug coverage offered through the Carve-out Plan or the Medicare Supplemental Plan is considered creditable coverage. Because your existing coverage is creditable coverage, you can keep it and not pay a higher premium (a penalty) if you later decide to join a Medicare prescription drug plan.  
<sup>2</sup>Some prescriptions are limited to a 30-day supply per fill.

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## Disclaimers

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