## Go to the www.medicare.gov website.

Tip: I would recommend you scroll through this PDF first to familiarize yourself with the various pages you will be viewing and briefly notice my instructions, notes and tips I have prepared for you.

IMPORTANT TIP: Depending on your computer / mouse. Hit the CTRL button and roll the wheel on your mouse to increase or decrease PDF screen size throughout your review.



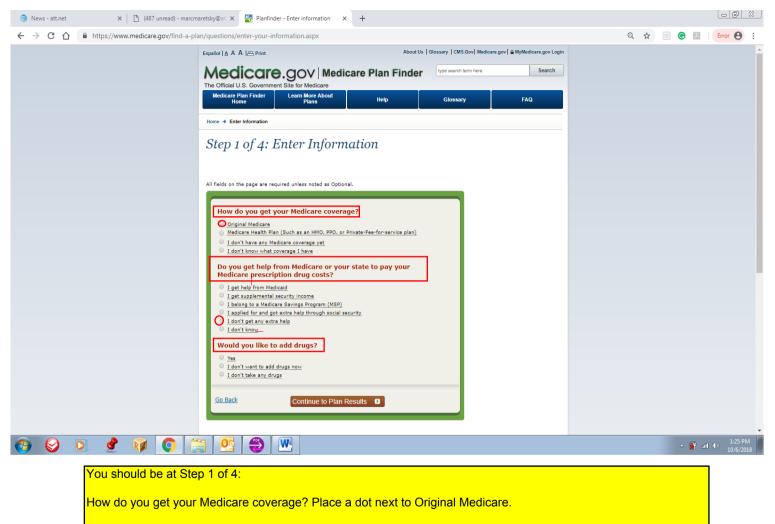
### To start, hit the green tab above "Find Health & Drug Plans".

DISCLAIMER: This unofficial guide is designed to help you through the steps while reviewing Medicare Part D Prescription drug coverage. I have attempted to make this as user friendly as possible. This guide is for reference purposes and is not meant to advise, recommend, or endorse a decision towards or against any particular prescription drug plan, coverage or company. It has not been written by or supported by Medicare or any affiliate thereof.



Go to Basic Search and type in your zip code then click the brown tab "Find Plans".

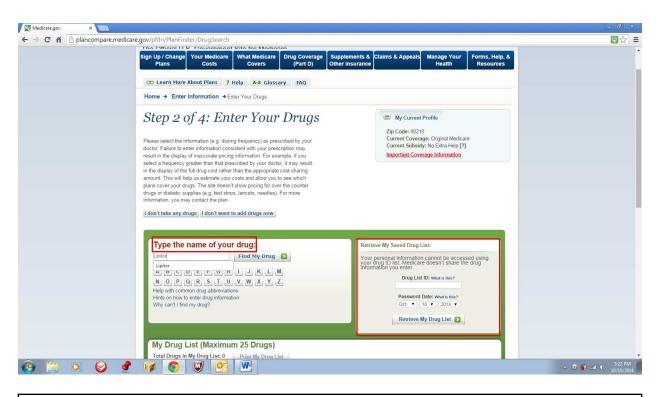
Note: Your zip code is only used to confirm RX price estimates and plan availability in your area. To make your search simpler, do not enter anything other than your zip code.



Do you get help from Medicare or your state to pay your Medicare prescription drug costs? Place a dot next to I don't get any extra help.

Would you like to add drugs? Place a dot next to () Yes () I don't want to add drugs now or () I don't take any drugs. Unless you're taking no prescription drugs, it is best to say Yes so you can review a list of your current drugs even if you don't add to them.

Hit the brown tab "Continue to Plan Results".



#### You should be at Step 2 of 4:

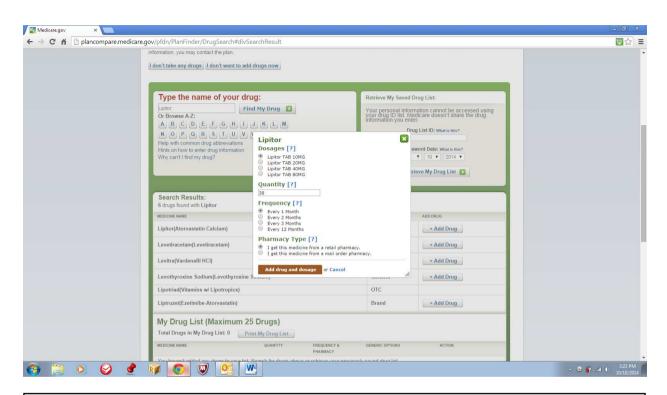
At this point it is necessary to gather your prescription drug information. This is easily done by having the labels / bottles handy or a list you have compiled.

Tip: See the box above Retrieve My Saved Drug List. You may have a PDF from a prior drug review I prepared for you or you have prepared on your own. Look for the Drug List ID number and Password Date and enter it here. This will allow you to retrieve your saved drug list saving you lots of time from having to input your prescription drugs again. You can then edit your list. If you can retrieve your saved drug list, skip to Page 9.

Can't Retrieve your Saved Drug List. When you have your drug information available, begin typing the name of your drug information under the brown tab above, and a drop down menu will appear with various options or drug names. Click on the name that best matches what is on your bottle. You want to identify each of your prescriptions as brand or generic and as precisely as possible (dosage, quantity and frequency). For example, if you take 2 pills per day, put 60 per month. If you take 1 pill per week, enter 4 per month. If you only refill once every six months, then select "every 6 months and put the quantity that you fill. Note that under "Dosages" there may be different suffixes such as TAB, CAP, INJ, etc. This should match what is on your bottle exactly. If you take 2 different dosages of the same medication, enter them separately using the same steps you just used.

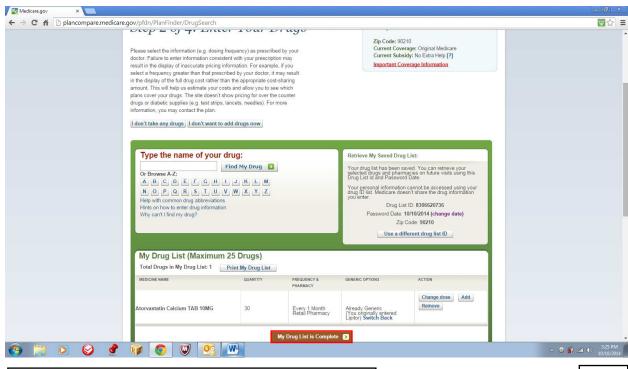
Tip: You have a medication that comes in a tube, and if the ointment or cream usually lasts a year, input every 12 months not for a shorter period of time. BAD INFORMATION INPUTED HERE CAN THROW YOUR NUMBERS (COST) OFF FOR THE UPCOMING YEAR AND MAKE YOUR DRUG COVERAGE LOOK MUCH MORE EXPENSIVE THAN IT SHOULD BE.

Note: A review of your prescription drugs is only a snapshot of the prescription drugs you are taking now. Let's assume you need to add an expensive brand name prescription drug during the year that is not covered under the plans drug formulary or for some reason you don't like the prescription drug plan you're on. Remember, it is a change for a year not a lifetime.

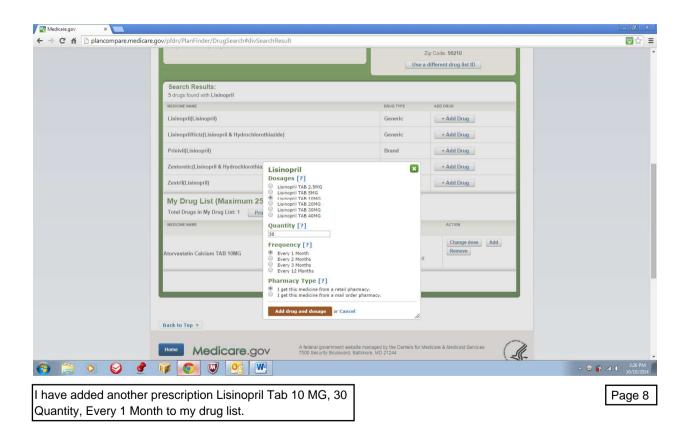


This is what the drop down menu looks like for Lipitor. When you go to add the drug and dosage another drop down menu (see below) will appear and tell you a lower cost generic is available: Atorvastatin Calcium, which if selected will replace the brand name with this generic drug. THEN BY HITTING THE BROWN TAB Continue, YOU CAN ADD MORE DRUGS OR WHEN ALL OF YOUR DRUGS APPEAR CORRECTLY IN "MY DRUG LIST", THEN CLICK THE BROWN TAB AT THE BOTTOM OF THE PAGES 7 or 9 "My Drug List Is Complete".

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	information, you may contact the plan. I don't take any drugs   i don't want to add drugs now   Type the name of your drug:	information, you may contact the plan. [I don't take any drugs] [I don't want to add drugs now]					
	Or Browse A2: A B C D E F G H J K L M N O P Q R S T U V W X Y Z Help with common drug abbreviations Hints on how to enter drug information	Dr Pass Oct	ug List ID: What is this? sword Date: What is this? T 10 ¥ 2014 ¥				
	A lower cost generic is available for the dru Search Res: <sup>®</sup> Use lower cost generic: torvastatin Calcium <sup>®</sup> Use brand drug: Lipitor MEDICHE NAME Continue						
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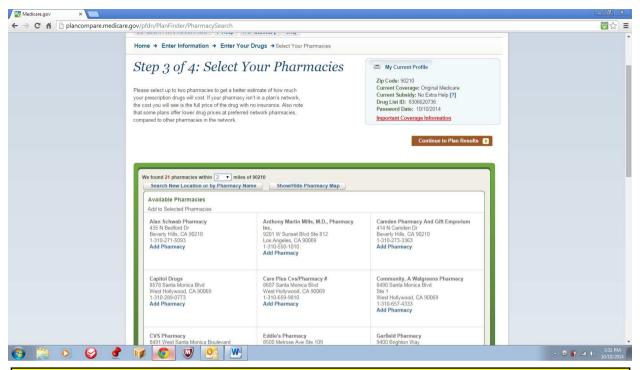


Atorvastatin Calcium Tab 10MG, 30 quantity, every 1 Month has been added to my prescription drug list.



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	Type the name of your drug:         Find My Drug         Or Browse A.Z:         A B C D E F G H I J K M         N O P Q R S T V V W X Y Z         Help with common drug abbreviations         Hints on how to enter drug information         Why can't find my drug?		]	Your personal information drug ID list. Medicare does you enter. Drug List Password Date: 1 Zip 0	List: ved. You can retrieve your acies on future visits using this Date. cannot be accessed using your an's share the drug information 1D: 8306620736 010/2014 (change date) Code: 90210 ferent drug fist ID	
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	MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION	
	Atorvastatin Calcium TAB 10MG	30	Every 1 Month Retail Pharmacy	Already Generic (You originally entered Lipitor) Switch Back	Change dose Add Remove	
	Lisinopril TAB 10MG	30	Every 1 Month Retail Pharmacy	Already Generic	Change dose Add Remove	
	Back to Top $\hat{T}$		My Drug List is Complet	• 2		
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Note: For each prescrip a dose or remove the p			ange the do	se, add		Page 9

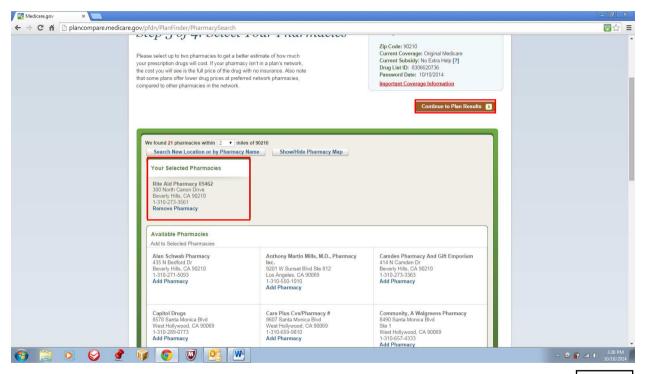
I would now hit the brown tab "My Drug List is Complete".



#### You should be at Step 3 of 4:

You now have to select a pharmacy from a list of pharmacies in your area. Look for your pharmacy then select it from the list. If you don't see your pharmacy on the list, you can expand your search radius by clicking the drop down arrow We found 21 pharmacies within [] miles of 90210. You cannot continue until you have selected one pharmacy. I have selected below Rite Aid Pharmacy on North Canon Drive in Beverly Hills. You can also remove the pharmacy and add a new one. When done click the brown tab "Continue to Plan Results".

Note: Many Medicare prescription drug plans negotiate lower prices with selected pharmacies in their networks. You may see significant cost savings by filling your prescription at one of these "preferred pharmacies". In some cases, the copay is higher at a non-preferred network pharmacy than it is at one of the plan's preferred pharmacies. Prescription drug plans with a big store name affiliated with them (Walmart, Rite-Aid, etc.) are examples of a preferred pharmacy verse a non-preferred network pharmacy. It pays to shop and big store pharmacies Walmart, Costco, Walgreens, Target, Rite-Aid, CVS, etc., due to their purchasing power can provide savings on your drugs.



🗴 Learn More About Plans ? Help	A-Z Glossary FAQ					
Home → Enter Information → Enter Your Dru	sults/planresults/summary-of-results.aspx?Language=English 2 Learn More About Plans ? Help & 2 Clossary FAQ ne + Enter Information + Enter Your Drugs + Select Your Pharmacles + Refine Your Plan Results tep 4 of 4: Refine Your Dlans available in your area. Use the ckboxes to select the types of plans available in your area some chose, including plans with the lowest estimated annual costs. are now viewing 2015 plan data. View 2014 plan data.  Refine Your Search Update Plan Results Update Plan Results  Refine Your Search Update Plan Results  Summary of Your Search Results There are a total of 62 plans available in your area including Original Medicare. Please select one or more plan types to continue.  Select Available Plans Based On Your Filters All Prescription Drug Plans (with Original Update Star Ratings Select Star Ratings Medicare Health Plans without drug coverage[?] 2 plan(s) available Medicare Options Select Coverage Options					
This is a summary of the types of plans a checkboxes to select the types of plans y filters on the left to narrow your search. I options, including plans with the lowest e	vailable in your area. Use the ou'd like to view. You may also use the Jsing filters may eliminate some stimated annual costs.	Zip Code: 90210 Current Coverage: Original Medicare Current Subsidy: No Extra Help [?] Drug List D: 8306620736 Password Date: 10/10/2014				
	There are a total of 62 plans availabl	le in your area including Original Medicare.				
Limit Your Monthly     Premium	All Prescription Drug Plans (with	Available: 61				
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		\$28.00	Drug Copay/ Coinsurance: \$1 -	Yes		Enroll
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This page shows your plan search results. By default they are ranked by lowest estimated annual retail drug cost, and because you're reviewing your prescription drugs now during the Annual Enrollment Period with an effective date being January 1. **THE ESTIMATED ANNUAL COST IS YOUR KEY NUMBER**. These 3 RX plans are the least expensive (Walmart RX Plan (PDP) is \$352, SilverScript Choice (PDP) is \$374, and United American - Essential (PDP) is \$375). I have placed a check mark next to these 3 plans to compare them in more detail. Then hit the brown tab "Compare Plans".

The ESTIMATED ANNUAL COST is made up of your (1) Fixed Costs (Monthly Premium), (2) if the plan has a Deductible or not, and (3) your cost for the prescription drugs you purchase each month.

Tip: You can only compare up to 3 plans, which is why you see the 3 check marks above. You may have to scroll down through the list to locate your current RX plan so you can compare it against 2 other RX plans that may cost less.

Note: At the top of this screen you can click view 20 or view all 31 plans.

Tip: An RX plan with a deductible verse a plan with no deductible does not necessarily mean it will cost you more over the year. You will pay the full cost of the drugs to meet the deductible, but over the entire year the prescription drugs may be less than a plan with no deductible or the monthly premium may be less and this will translate into a lower ESTIMATED ANNUAL COST. Once the deductible has been met you do not have to meet the deductible again until the next calendar year.

Note: Your current RX plan may show you an annual cost that you don't feel requires a change for the upcoming year. Nothing needs to be done and you know where you stand for the upcoming year.

Note: Sometimes your current RX plan has been discontinued for the upcoming year or your RX plan (the insurance company) has been acquired and your RX plan has been merged into a new RX plan. Should this apply to you, I would suggest contacting the customer service department and inquire why you can't locate your current RX plan when reviewing your drug coverage during the Annual Enrollment Period for the upcoming year.

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SilverScript Choice (I	PDP)	United American (PDP)	ı - Essential	Humana Walma	rt Rx Plan (PDP)	
S5601-064) Plan Type: PDP <b>)rganization:</b> SilverScript	E	(S5755-133) Plan Type Organization: United Company		(S5884-178) Plan Typ Organization: Human Company		
<b>4embers:</b> 1-866-235-5660 -866-236-1069(TTY/TDD)	2	Members: 1-866-52		Members: 1-800-28 711(TTY/TDD)	1-6918	
Non Members: 1-866-552 1-866-552-6288(TTY/TDD)	-6106	Non Members: 1-87 1-866-524-4170(TTY/1	77-723-1662	Non Members: 1-80 711(TTY/TDD)	00-706-0872	
C <b>overage:</b> Provides drug o NOTE: Health Plan Benefits Original Medicare		Coverage: Provides NOTE: Health Plan Be Original Medicare		Coverage: Provides drug coverage only. NOTE: Health Plan Benefits are based on Original Medicare		
		0		0		
Enroll		Enroll		Enroll		
- FixedCosts		1				
Monthly Drug \$22. Plan Premium [?]	.20	Monthly Drug Plan Premium [?]	\$23.70	Monthly Drug Plan Premium [?]	\$15.70	
Monthly Health N/A Plan Premium [?]		Monthly Health Plan Premium [?]	N/A	Monthly Health Plan Premium [?]	N/A	
Annual Drug \$0.0 Deductible [?]	0	Annual Drug Deductible [?]	\$230.00	Annual Drug Deductible [?]	\$320.00	
Medicare costs at a glan	ice	Medicare costs at a	a glance	Medicare costs at a	a glance	

# Estimate of What YOU Will Pay for Drug Plan Premium and Drug Costs

Cost at Rite Aid Pharmacy 05462		Cost at Rite Aid P	harmacy 05462	Cost at Rite Aid Pharmacy 05462		
anuary inrollment [?]	\$373.56	January Enrollment [?]	\$375.24	January Enrollment [?]	\$351.60	
Cost <mark>at mail orde</mark>	r pharmacy	Cost at mail orde	r pharmacy	Cost at mail orde	r pharmacy	
anuary Enrollment	\$361.52	January Enrollment	\$284.40	January Enrollment	\$188.40	
Lower your drug costs		Lower your drug	costs	Lower your drug	costs	

_	 	
6		
2		

I have hit the "Compare Plans" and the 3 plans I have selected provide me with more information here.

Under Fixed Costs, you will see the Monthly Drug Plan Premium or if the plan has a deductible. The maximum deductible for the above comparison is \$320 for the Humana Walmart RX plan (PDP), United American - Essential (PDP) has a \$230 deductible, and SilverScript Choice (PDP) has no deductible.

Tip: HOW TO ENROLL IN A NEW PLAN. Scroll back to the last screen and off to the right of the 3 plans I have checked to compare, you will see an "ENROLL" tab. Should it be in your best interest after your review to make a change, click the ENROLL button and you can enroll online. Or look above for the Non Members phone number and you can enroll over the telephone. It takes about 15 minutes. IMPORTANT: When enrolling over the telephone you must provide the correct plan type. For example, if I was going to enroll in the United American - Essential (PDP) plan. The plan code is (S5755-133) Plan Type PDP (Prescription Drug Plan).

/results/planresults/plan-compare.aspx

the coverage gap so that beginning

1

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🚍 Estimat	edMontl	nly Drug Cos	ts					
Monthly Dru Pharmacies		at Retail	Monthly Dru Pharmacies		at Retail	Monthly Dro Pharmacies	ug Costs S	at Retail
View Drug Cost Summary MILESTONES MONTH YOUR COST			View Drug Cost Summary		View Drug Co	st Summar	-	
MILESTONES	MONTH	YOUR COST	MILESTONES	MONTH	YOUR COST	MILESTONES	MONTH	YOUR COST
	1st	\$31.13		1st	\$31.27	4	1st	\$29.30
	2nd	\$31.13		2nd	\$31.27		2nd	\$29.30
	3rd	\$31.13		3rd	\$31.27		3rd	\$29.30
	4th	\$31.13		4th	\$31.27		4th	\$29.30
	5th	\$31.13		5th	\$31.27		5th	\$29.30
	6th \$31.13		6th	\$31. <mark>2</mark> 7		6th	\$29.30	
	7th \$31.13			7th	\$31.27		7th	\$29.30
	8th \$31.13		8th	\$31.27		8th	\$29.30	
	9th	\$31.13		9th	\$31. <mark>2</mark> 7		9th	\$29.30
	10th	\$31.13		10th	\$31. <mark>2</mark> 7		10th	\$29.30
	11th	\$31.13		11th	\$31.27		11th	\$29.30
	12th	\$31.13		12th	\$31.27		12th	\$29 <mark>.3</mark> 0
Monthly Dru	u <mark>g Costs</mark>	Estimator	Monthly Dru	ug Costs	Estimator	Monthly Dr	ug Costs	Estimator
View monthly costs comparison charts.			View monthly costs comparison charts.			View monthly costs comparison charts.		
		selected drug				drug cost s ary 1, 2011		

This is a continuation of the screen on Page 14. This screen shows you the Estimated Monthly Drug Costs at Retail Pharmacies, which calculates your monthly premium and the cost of your prescription drugs on a monthly basis.

coverage gap so that beginning in

Multiple this monthly cost by 12 and you will arrive at your Estimated Annual Cost as indicated on Pages 13 and 14 for each RX plan.

coverage gap so that beginning in

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/plan-compare.asp>	(					
\$31.13	12th	\$31.27	12th	\$29.30		
sts Estimator	Monthly Drug Costs	s Estimator	Monthly Drug Cos	ts Estimato		
	View monthly costs comparison charts.		View monthly costs comparison charts.			
011, if you ap (also called your Medicare rerage, you will 50% discount ags. Medicare s coverage of neficiaries in the beginning in s for generic ugs eligible for r the additional change based	selected drugs Starting January 1, 201 reach the coverage gap the "donut hole") in you prescription drug cover get approximately a 50 on covered brand drugs has also increased its c generic drugs for benef coverage gap so that be 2011 you will pay less f drugs as well. The drug the brand discount or th generic savings may ch	1, if you o (also called ur Medicare age, you will % discount 5. Medicare coverage of ficiaries in the eginning in or generic ys eligible for he additional ange based	View monthly drug cost details by selected drugs Starting January 1, 2011, if you reach the coverage gap (also called the "donut hole") in your Medicare prescription drug coverage, you w get approximately a 50% discoun on covered brand drugs. Medicare has also increased its coverage of generic drugs for beneficiaries in the coverage gap so that beginning in 2011 you will pay less for generic drugs as well. The drugs eligible for the brand discount or the addition generic savings may change base on the information we have available.			
e Information						
covered on the	All of your drugs are co plan's formulary. [?]	vered on the	All of your drugs are covered on the plan's formulary. [?]			
TAB 10MG	Atorvastatin Calcium TA	B 10MG	Atorvastatin Calcium T	AB 10MG		
	Quantity Limit		Quantity Limit			
	Tier 1: Preferred Generic		Tier 2: Non-Preferred G	eneric		
	Lisinopril TAB 10MG		Lisinopril TAB 10MG			
	No restrictions		No restrictions			
	Tier 1: Preferred Generic		Tier 1: Preferred Generi	с		
Print My Drug Li	st Print Comparison R	leport				
	\$31.13 sts Estimator ost details by 011, if you yap (also called your Medicare yerage, you will 50% discount ugs. Medicare s coverage of neficiaries in the s beginning in s for generic ugs eligible for r the additional change based e have e Information covered on the TAB 10MG	sts EstimatorMonthly Drug CostsJost details byView monthly costs comparison charts.Jost details byView monthly drug cost selected drugsJost details byView monthly drug cost selected drugsJuly ap (also called your Medicare rerage, you will 50% discount rgs. Medicare s coverage of heficiaries in the ts eginning in s for generic rugs eligible for r the additional change based e haveView monthly drug cost selected drugsE InformationStarting January 1, 201 reach the coverage gap the "donut hole") in you prescription drug cover get approximately a 50 on covered brand drugs has also increased its c generic drugs for benefic coverage gap so that be 2011 you will pay less f drugs as well. The drug the brand discount or the generic savings may choon the information we lavailable.E InformationAll of your drugs are complan's formulary. [?]TAB 10MGAtorvastatin Calcium TA Quantity Limit Tier 1: Preferred Generic Lisinopril TAB 10MG No restrictions Tier 1: Preferred Generic	\$31.1312th\$31.27sts EstimatorMonthly Drug Costs EstimatorImage: State String January 1, 2011, if you reach the coverage gap (also called the "donut hole") in your Medicare prescription drug coverage, you will get approximately a 50% discount on covered brand drugs. Medicare has also increased its coverage of generic drugs for beneficiaries in the coverage gap so that beginning in 2011 you will pay less for generic drugs a well. The drugs eligible for the band discount or the additional generic savings may change based e havee InformationAll of your drugs are covered on the plan's formulary. [?]TAB 10MGAtorvastatin Calcium TAB 10MG No restrictions Tier 1: Preferred Generic	\$31.13       12th       \$31.27       12th         sts Estimator       Monthly Drug Costs Estimator       Monthly Drug Costs Coste Co		

## Pharmacy & Mail Order Information

l Order is available.	Mail Order is available.	Mail Order is available.	
macy Network [?]	Pharmacy Network [?]	Pharmacy Network [?]	

This is continuation of the screen on Page 15. You can see your drug coverage information again and add or edit your prescription drugs here. Mail order is also an available option under each of the 3 RX plans selected.

Now click the link above "View Monthly Drug Cost Details by Selected Drugs". You will now be able to view your monthly premium, your monthly cost of each drug and the monthly total cost of each drug paid by the insurance company.

	Sh	ow m	onthly cost	chart for:	Rite Aid P	harmacy 0546	2 0	Mail Order Phar	macy
United American - Essential (PDP) (S5755 - 133) Plan Type: PDP							n <b>ana Walmar</b> 84 - 178) Plan T		
Vie	w All Months	Detaile	ed Monthly costs for	Rite Aid Pharmacy 05		w All Months	Detaile	ed Monthly costs for	Rite Aid F
COST	TOTAL DRUG	MONTH	ITEM	COVERAGE LEVEL	YOUR COST	TOTAL DRUG	монтн	ITEM	COVERA
52	\$6.62	1	Atorvastatin	Deductible	\$5.62	\$5.62	1	Atorvastatin	Dedu

Deductible

Deductible

Deductible

Deductible

Deductible

Deductible

Deductible

NA

NA

NA

NA

MONTH 4 TOTAL

MONTH 3 TOTAL

MONTH 2 TOTAL

MONTH 1 TOTAL

\$1.95

\$23.70

\$31.27

\$5.62

\$1.95

\$23.70

\$31.27

\$5.62

\$1.95

\$23.70

\$31.27

\$5.62

\$1.95

\$23.70

\$31.27

\$1.95

\$7.57

\$5.62

\$1.95

\$7.57

\$5.62

\$1.95

\$7.57

\$5.62

\$1.95

\$7.57

n/a

n/a

n/a

n/a

Calcium TAB

Lisinopril TAB

Drug Premium

Atorvastatin

Calcium TAB

Lisinopril TAB

Drug Premium

Atorvastatin

Calcium TAB

Lisinopril TAB

Drug Premium

Atorvastatin

Calcium TAB

Lisinopril TAB

Drug Premium

10MG

10MG

10MG

10MG

10MG

10MG

10MG

10MG

2

3

4

This screen will default to the Rite-Aid pharmacy selected. Click "View All Months" above. You can now see each drug on your list, coverage level, your monthly cost of each drug, the total drug cost and your monthly premium.

Pages 17, 18 and 19 show you a continuation of these 3 RX plans for 12 months.

31

.20

.13

52

31

.20

.13

52

31

.20

.13

52

31

\$2.31

n/a

\$8.93

\$6.62

\$2.31

n/a

\$8.93

\$6.62

\$2.31

n/a

\$8.93

\$6.62

\$2.31

0

M

Page 17

Dedu

NA

Dedu

Dedu

NA

Dedu

Dedu

NA

Dedu

Dedu

NA

MONTH 1

MONTH 2

MONTH 3

MONTH 4

Calcium TAB

Lisinopril TAB

Drug Premium

Atorvastatin

Calcium TAB

Lisinopril TAB

Drug Premium

Atorvastatin

Calcium TAB

Lisinopril TAB

Drug Premium

Atorvastatin

Calcium TAB

Lisinopril TAB

Drug Premium

10MG

10MG

10MG

10MG

10MG

10MG

10MG

10MG

2

3

4



opup/MonthlyCostChart?PlanFinderDRxIntegrationId=482bd2b2e4394b7993b45786f68f53ec782614395669&Contra

	Calcium TAB 10MG					Calcium TAB				
						10MG				
	Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible			
	Drug Premium	NA	\$23.70	n/a		Drug Premium	NA			
	MON	TH 3 TOTAL	\$31.27	\$7.57		MON	ГН З ТОТА			
4	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	4	Atorvastatin Calcium TAB 10MG	Deductible			
	Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible			
	Drug Premium	NA	\$23.70	n/a		Drug Premium	NA			
	MONT	TH 4 TOTAL	\$31.27	\$7.57		MON	TH 4 TOTA			
5	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	5	Atorvastatin Calcium TAB 10MG	Deductible			
	Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible			
	Drug Premium	NA	\$23.70	n/a		Drug Premium	NA			
	MON	TH 5 TOTAL	\$31.27	\$7.57		MON	MONTH 5 TOTAL			
6	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	6	Atorvastatin Calcium TAB	Deductible			
	Lisinopril TAB	Deductible	\$1.95	\$1.95		Lisinopril TAB	Deductible			
	10MG					10MG				
	-				_		NA			
	MON	TH 6 TOTAL	\$31.27	\$7.57	_	MON	TH 6 TOTA			
7	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	7	Atorvastatin Calcium TAB 10MG	Deductible			
	Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible			
	Drug Premium	NA	\$23.70	n/a		Drug Premium	NA			
	MONT	TH 7 TOTAL	\$31.27	\$7.57		MON	TH 7 TOTA			
8	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	8	Atorvastatin Calcium TAB 10MG	Deductible			
				Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible
	Drug Premium	NA	\$23.70	n/a		Drug Premium	NA			
	MON	TH 8 TOTAL	\$31.27	\$7.57		MON	ГН 8 ТОТА			
9	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	9	Atorvastatin Calcium TAB 10MG	Deductible			
	5 6 8	Drug PremiumMONMONAtorvastatin Calcium TAB 10MGLisinopril TAB 10MGDrug PremiumMONSAtorvastatin Calcium TAB 10MGDrug PremiumMONGIsinopril TAB 10MGDrug PremiumMONGGAtorvastatin Calcium TAB 10MGDrug PremiumMONGAtorvastatin Calcium TAB 10MGDrug PremiumMONGIsinopril TAB 10MGDrug PremiumMONGTAtorvastatin Calcium TAB 10MGDrug PremiumMONGSAtorvastatin Calcium TAB 10MGDrug PremiumMONGSAtorvastatin Calcium TAB 10MGBAtorvastatin Calcium TAB 10MGSAtorvastatin Calcium TAB 10MGSAtorvastatin Calcium TAB 10MGSAtorvastatin Calcium TAB 10MGSAtorvastatin Calcium TAB 10MGSAtorvastatin Calcium TAB 10MG	Drug PremiumNAMONTH 3 TOTAL4Atorvastatin Calcium TAB 10MGDeductible10MGDeductible10MGDeductibleDrug PremiumNAMONTH 4 TOTAL5Atorvastatin Calcium TAB 10MGDeductible	Drug PremiumNA\$23.70MONTH 3 TOTAL\$31.27AAtorvastatin Calcium TAB 10MGDeductible\$5.62Drug PremiumNA\$23.70MONTH 4 TOTAL\$31.27Drug PremiumNA\$23.70MONTH 4 TOTAL\$31.27Atorvastatin Calcium TAB 10MGDeductible\$1.95Atorvastatin Calcium TAB 10MGDeductible\$5.62Drug PremiumNA\$23.70MONTH 5 TOTAL\$31.27GAtorvastatin Calcium TAB 10MGDeductible\$1.95Drug PremiumNA\$23.70MONTH 5 TOTAL\$31.27GAtorvastatin Calcium TAB 	Drug PremiumNA\$23.70n/aMONTH 3 TOTAL\$31.27\$7.57AAtorvastatin Calcium TAB 10MGDeductible\$5.62\$5.62Lisinopril TAB 10MGDeductible\$1.95\$1.95Drug PremiumNA\$23.70n/aMONTH 4 TOTAL\$31.27\$7.57Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.95Drug PremiumNA\$23.70n/aMONTH 4 TOTAL\$31.27\$7.57Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.95Drug PremiumNA\$23.70n/aMONTH 5 TOTAL\$31.27\$7.57Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.95Drug PremiumNA\$23.70n/aMONTH 6 TOTAL\$31.27\$7.57Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.95Drug PremiumNA\$23.70n/aMONTH 6 TOTAL\$31.27\$7.57Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.95Drug PremiumNA\$23.70n/aMONTH 7 TOTAL\$31.27\$7.57Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.95Drug PremiumNA\$23.70n/aMONTH 7 TOTAL\$31.27\$7.57Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.95Drug PremiumNA\$23.70n/aMONTH 8 TOTAL\$3	Drug Premium         NA         \$23.70         n/a           MONTH 3 TOTAL         \$31.27         \$7.57           Atorvastatin Calcium TAB 10MG         Deductible         \$5.62         \$5.52         \$4           MOMG         Deductible         \$1.95         \$1.95         \$1.95           Drug Premium         NA         \$23.70         n/a           MOMG         Deductible         \$1.95         \$1.95           Drug Premium         NA         \$23.70         n/a           MOMG         Deductible         \$1.95         \$1.95           Drug Premium         NA         \$23.70         n/a           MOMG         Deductible         \$1.95         \$1.95           Mindig         Deductible         \$1.95         \$1.95           MOMG         Deductible         \$1.95         \$1.95           MOMG         Deductible         \$1.95         \$1.95           MONTH 5 TOTAL         \$31.27         \$7.57           Atorvastatin Calcium TAB 10MG         Deductible         \$1.95         \$1.95           MONTH 6 TOTAL         \$31.27         \$7.57           Atorvastatin Calcium TAB 10MG         Deductible         \$1.95         \$1.95           Usino	Drug PremiumNA\$23.70n/aDrug PremiumMONTH 3 TOTAL\$31.27\$7.57MONT4Atorvastatin Calcium TAB 10MGDeductible\$5.62\$5.62\$4Lisinopril TAB 10MGDeductible\$1.95\$1.95\$1.95Drug PremiumNA\$23.70n/aUsinopril TAB 10MGDrug PremiumMONTH 4 TOTAL\$31.27\$7.57MONT5Atorvastatin Calcium TAB 10MGDeductible\$5.62\$5.62\$510MGDeductible\$1.95\$1.9510MGDrug PremiumNA\$23.70n/aDrug PremiumMONTH 5 TOTAL\$31.27\$7.57MONT6Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.9510MGDeductible\$1.95\$1.9510MGDrug PremiumNA\$23.70n/aIsinopril TAB 10MG0MONTH 5 TOTAL\$31.27\$7.57MONT6Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.9510MGDeductible\$1.95\$1.9510MG10MGDeductible\$1.95\$1.9510MG10MGDeductible\$1.95\$1.9510MG10MGDeductible\$1.95\$1.9510MG10MGDeductible\$1.95\$1.9510MG10MGDeductible\$5.62\$5.62\$67Atorvastatin Calcium TAB 10MGDeductible\$1.95\$1.9510			

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			10MG					10MG	
.20	n/a		Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible
.13	\$8.93		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA
52	\$6.62			TH 8 TOTAL	\$31.27	\$7.57			н 8 тот
31	\$2.31	9	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	9	Atorvastatin Calcium TAB 10MG	Deductible
.20	n/a		Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible
.13	\$8.93		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA
52	\$6.62		MONT	TH 9 TOTAL	\$31.27	\$7.57		MONT	Н 9 ТОТ
31	\$2.31	10	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	10	Atorvastatin Calcium TAB 10MG	Deductible
.20	n/2		Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible
	n/a		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA
.13	\$8.93		MONTH	10 TOTAL	\$31.27	\$7.57		MONTH	I 10 TOT
52 31	\$6.62	11	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	11	Atorvastatin Calcium TAB 10MG	Deductible
21	\$2.31		Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible
.20	n/a		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA
.13	\$8.93		MONTH	1 11 TOTAL	\$31.27	\$7.57		MONTH	I 11 TOT
52	\$6.62	12	Atorvastatin Calcium TAB 10MG	Deductible	\$5.62	\$5.62	12	Atorvastatin Calcium TAB 10MG	Deductible
31	\$2.31		Lisinopril TAB 10MG	Deductible	\$1.95	\$1.95		Lisinopril TAB 10MG	Deductible
20			Drug Premium	NA	\$23.70	n/a		Drug Premium	NA
.20	n/a		MONTH	1 12 TOTAL	\$31.27	\$7.57		MONTH	1 <b>12 TOT</b>
.13	\$8.93								
52	\$6.62								
31	\$2.31								
.20	n/a								
.13	\$8.93								



Health Plan ×	🗋 Medicare.gov
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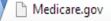
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			ed American 55 - 133) Plan T		DP)			n <mark>ana Walmart</mark> 84 - 178) Plan T		
Vi	ew All Months	Detaile	ed Monthly costs for	Mail Order Pharmacy		ew All Months	Detaile	d Monthly costs for	Mail Order Ph	
OUR COST	TOTAL DRUG COST	MONTH	ITEM	COVERAGE LEVEL	YOUR COST	TOTAL DRUG	монтн	ITEM	COVERAGE L	
\$18.36	\$18.36	1	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$12.70	1	Atorvastatin Calcium TAB 10MG	Deductib	
\$5.42	\$5.42		Lisinopril TAB 10MG	Deductible	\$0.00	\$3.13		Lisinopril TAB 10MG	Deductib	
*22.22	- 1-		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	
\$22.20	n/a	_	MON	TH 1 TOTAL	\$23.70	\$15.83		MON	<b>ГН 1 ТО</b>	
<b>\$45.98</b> \$0.00	<b>\$23.78</b> \$0.00	2	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$0.00	2	Atorvastatin Calcium TAB 10MG	Deductib	
\$0.00	\$0.00		Lisinopril TAB 10MG	Deductible	\$0.00	\$0.00		Lisinopril TAB 10MG	Deductib	
			Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	
\$22.20	n/a		MON	TH 2 TOTAL	\$23.70	\$0.00		MON	ТН 2 ТО	
<b>\$22.20</b>	<b>\$0.00</b>	3	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$0.00	3	Atorvastatin Calcium TAB 10MG	Deductib	
ş0.00	\$0.00		Lisinopril TAB	Deductible	\$0.00	\$0.00		Lisinopril TAB	Deductib	
\$0.00	\$0.00		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	
				TH 3 TOTAL	\$23.70	\$0.00			ГН З ТО	
\$22.20	n/a	4	Atorvastatin	Deductible	\$0.00	\$12.70	4	Atorvastatin	Deductib	
\$22.20	\$0.00		Calcium TAB 10MG	Deddedbie	<b>Q</b> 0100	φ12070		Calcium TAB	Deddedd	
\$18.36	\$18.36		Lisinopril TAB 10MG	Deductible	\$0.00	\$3.13		Lisinopril TAB 10MG	Deductib	
\$5.42	\$5.42		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	
			MON	TH 4 TOTAL	\$23.70	\$15.83		MON	<b>ТН 4 ТО</b>	
\$22.20	n/a	5	5	Atorvastatin	Deductible	\$0.00	\$0.00	5	Atorvastatin	Deductib
\$45.98	\$23.78			Calcium TAB 10MG					Calcium TAB 10MG	
\$0.00	\$0.00		Lisinopril TAB 10MG	Deductible	\$0.00	\$0.00		Lisinopril TAB 10MG	Deductib	

What I have done here is place a dot next to Mail Order Pharmacy. Click "View All Months" above. You can now see each drug on your list, coverage level, your monthly cost of each drug, the total drug cost and your monthly premium should you decide to purchase your prescription drugs by the plan's mail order pharmacy.

Pages 20, 21 and 22 show you a continuation of these 3 RX plans for 12 months should you purchase your prescription drugs by mail order.

Note: Generic mail order prescription drugs can save you lots of money while providing you a 90-day supply. Depending on the prescription drug your cost can be ZERO.





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1.12	·								
\$5.42		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	
<b>-</b>		MONT	TH 4 TOTAL	\$23.70	\$15.83		MONTH 4 TOTA		
n/a	5	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$0.00	5	Atorvastatin Calcium TAB 10MG	Deductible	
<b>\$23.78</b> \$0.00		Lisinopril TAB	Deductible	\$0.00	\$0.00		Lisinopril TAB	Deductible	
		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	
\$0.00		-	H 5 TOTAL	\$23.70	\$0.00			H 5 TOTA	
	6	Atorvastatin	Deductible	\$0.00	\$0.00	6	Atorvastatin	Deductible	
n/a		Calcium TAB 10MG					Calcium TAB 10MG		
\$0.00 \$0.00		Lisinopril TAB 10MG	Deductible	\$0.00	\$0.00		Lisinopril TAB 10MG	Deductible	
		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	
\$0.00		MONT	H 6 TOTAL	\$23.70	\$0.00		MONT	H 6 TOTA	
	7	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$12.70	7	Atorvastatin Calcium TAB 10MG	Deductible	
n/a		Lisinopril TAB	Deductible	\$0.00	\$3.13		Lisinopril TAB	Deductible	
\$0.00		10MG					10MG		
\$18.36		Drug Premium		\$23.70	n/a	_	Drug Premium		
άΕ 40	_		H 7 TOTAL	\$23.70	\$15.83			H 7 TOTA	
\$5.42	8	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$0.00	8	Atorvastatin Calcium TAB 10MG	Deductible	
n/a \$23.78		Lisinopril TAB 10MG	Deductible	\$0.00	\$0.00		Lisinopril TAB 10MG	Deductible	
\$0.00		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	
40100		MONT	H 8 TOTAL	\$23.70	\$0.00		MONT	H 8 TOTA	
\$0.00	9	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$0.00	9	Atorvastatin Calcium TAB 10MG	Deductible	
n/a		Lisinopril TAB 10MG	Deductible	\$0.00	\$0.00		Lisinopril TAB 10MG	Deductible	
\$0.00		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	
\$0.00		MONT	H 9 TOTAL	\$23.70	\$0.00		MONT	H 9 TOTA	
\$0.00	10	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$12.70	10	Atorvastatin Calcium TAB 10MG	Deductible	
n/a		Lisinopril TAB 10MG	Deductible	\$0.00	\$3.13		Lisinopril TAB 10MG	Deductible	
		Drug Premium	NA	\$23.70	n/a		Drug Premium	NA	

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1		3			1.4	
9	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$0.00	9	Atorvastatin Calcium TAB 10MG
	Lisinopril TAB 10MG	Deductible	\$0.00	\$0.00		Lisinopril TAB 10MG
	Drug Premium	NA	\$23.70	n/a		Drug Premium
	MONT	TH 9 TOTAL	\$23.70	\$0.00		MONT
10	Atorvastatin Calcium TAB 10MG	Deductible	\$0.00	\$12.70	10	Atorvastatin Calcium TAB 10MG
-	Lisinopril TAB 10MG	Deductible	\$0.00	\$3.13		Lisinopril TAB 10MG
-	Drug Premium	NA	\$23.70	n/a		Drug Premium
-	MONTH	10 TOTAL	\$23.70	\$15.83		MONTH
11	Atorvastatin Calcium TAB	Deductible	\$0.00	\$0.00	11	Atorvastatin Calcium TAB 10MG
	Lisinopril TAB 10MG	Deductible	\$0.00	\$0.00		Lisinopril TAB 10MG
	Drug Premium	NA	\$23.70	n/a		Drug Premium
	MONTH	1 11 TOTAL	\$23.70	\$0.00		MONTH
12	Atorvastatin Calcium TAB 10MG	Deductible	<mark>\$0.00</mark>	\$0.00	12	Atorvastatin Calcium TAB 10MG
	Lisinopril TAB 10MG	Deductible	\$0.00	\$0.00		Lisinopril TAB 10MG
	Drug Premium	NA	\$23.70	n/a		Drug Premium
-	MONTH	1 12 TOTAL	\$23.70	\$0.00		MONTH
	10	Calcium TAB 10MG Lisinopril TAB 10MG Drug Premium MONT 10 Atorvastatin Calcium TAB 10MG Lisinopril TAB 10MG Drug Premium MONT 11 Atorvastatin Calcium TAB 10MG Lisinopril TAB 10MG Drug Premium MONT 11 Atorvastatin Calcium TAB 10MG Drug Premium	Calcium TAB 10MGDeductibleLisinopril TAB 10MGDeductibleDrug PremiumNAMONTH 9 TOTAL10Atorvastatin Calcium TAB 10MGDeductibleLisinopril TAB 10MGDeductibleDrug PremiumNAMONTH 10 TOTAL11Atorvastatin Calcium TAB 10MGDeductibleDrug PremiumNAI11Atorvastatin Calcium TAB 10MGDeductibleDrug PremiumNAI11Atorvastatin Calcium TAB 10MGDeductibleI11Atorvastatin Calcium TAB 10MGDeductibleI12Atorvastatin Calcium TAB 10MGDeductibleI12Atorvastatin Calcium TAB 10MGDeductibleI13Deductible Drug PremiumDeductible	Calcium TAB 10MGDeductibleS0.00Lisinopril TAB 10MGDeductible\$0.00Drug PremiumNA\$23.70MONTH 9 TOTAL\$23.7010Atorvastatin Calcium TAB 10MGDeductible\$0.00Lisinopril TAB 10MGDeductible\$0.00Drug PremiumNA\$23.7010Atorvastatin Calcium TAB 10MGDeductible\$0.00Drug PremiumNA\$23.7011Atorvastatin Calcium TAB 10MGDeductible\$0.00Drug PremiumNA\$23.7011Atorvastatin Calcium TAB 10MGDeductible\$0.00Drug PremiumNA\$23.7011Atorvastatin Calcium TAB 10MGDeductible\$0.00Drug PremiumNA\$23.7012Atorvastatin Calcium TAB 10MGDeductible\$0.00Lisinopril TAB 10MGDeductible\$0.00Drug PremiumNA\$23.70	Calcium TAB 10MGDeductibleS0.00\$0.00Lisinopril TAB 10MGDeductible\$0.00\$0.00Drug PremiumNA\$23.70n/aMONTH 9 TOTAL\$23.70\$0.0010Atorvastatin Calcium TAB 10MGDeductible\$0.00\$12.7010Atorvastatin Calcium TAB 10MGDeductible\$0.00\$3.1311Atorvastatin Calcium TAB 10MGDeductible\$0.00\$3.1311Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0011Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0011Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0011Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0012Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0012Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0012Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0012Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0013Deductible 23.70\$0.00\$0.00\$0.00	Calcium TAB 10MGDeductible50.00\$0.00Lisinopril TAB 10MGDeductible\$0.00\$0.00Drug PremiumNA\$23.70n/aMONTH 9 TOTAL\$23.70\$0.0010Atorvastatin Calcium TAB 10MGDeductible\$0.00\$12.7010Atorvastatin Calcium TAB 10MGDeductible\$0.00\$3.1311Atorvastatin Calcium TAB 10MGDeductible\$0.00\$3.1311Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0011Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0011Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0011Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0012Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0012Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0012Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0012Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0012Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0013Deductible \$0.00\$0.00\$0.00\$0.0014Atorvastatin Calcium TAB 10MGDeductible\$0.00\$0.0015Deductible \$0.00\$0.00\$0.00\$0.0014Atorvastatin Calcium TAB 10MGDeductible\$



HERE ARE SOME ADDITIONAL POINTS AND REMINDERS WHEN COMPARING YOUR PART D PRESCRIPTION DRUG COVERAGE:

ANNUAL COST OF DRUGS (ARE YOU CONSIDERING GENERICS AND MAIL ORDER TO POSSIBLY LOWER YOUR MONTHS COSTS?)

DO MY PRESCRIPTION DRUGS REQUIRE (1) PRIOR AUTHORIZATION, (2) STEP THERAPY OR HAVE (3) QUANTITY LIMITS?

(1) PRIOR AUTHORIZATION IS SOMETIMES REQUIRED FOR CERTAIN DRUGS. THIS CAN BE A HUGE PAIN DEPENDING ON THE PLAN. SOMETIMES YOU ONLY NEED TO TALK TO A PLAN REPRESENTATIVE ON THE PHONE WHEN YOU SIGN UP, AND SOMETIMES YOU MUST CALL EVERYTIME YOU GO TO FILL THAT PRESCRIPTION. YOU MAY WANT TO SKIP AN RX PLAN THAT REQUIRES PRIOR AUTHORIZATION ASSUMING THERE'S A SIMILAR OPTION THAT DOESN'T REQUIRE PRIOR AUTHORIZATION.

(2) STEP THERAPY REQUIRES YOUR DOCTOR TO PROVE THAT THE LOWER COST GENERIC DRUGS ARE NOT AN EFFECTIVE TREATMENT OF YOUR CONDITION BEFORE YOUR RX PLAN WILL COVER ANY PORTION OF THE HIGHER COST BRAND NAME DRUGS. THIS PROCESS CAN BE AS EASY AS A PHONE CALL, OR CAN REQUIRE YOU TO SPEND MONTHS ON DRUGS THAT DO NOT HELP YOU. YOU MAY WANT TO TAKE A PASS ON AN RX PLAN THAT REQUIRES STEP THERAPY.

(3) QUANTITY LIMITS ARE COMMON AND DIFFER FROM RX PLAN TO RX PLAN. MAKE SURE YOUR PRESCRIPTION DRUGS ARE ON THE PLANS FORMULARY.

DOES THE PLAN I AM CONSIDERING HAVE A DEDUCTIBLE, AND HOW DOES IT AFFECT THE AMOUNT I AM GOING TO HAVE TO PAY FOR MY DRUGS IN THE FIRST FEW MONTHS?

CAN I AFFORD TO PAY THE FULL COST OF MY DRUGS WHILE MEETING MY DEDUCTIBLE? IF NOT, IS THERE ANOTHER RX PLAN THAT DOES NOT HAVE A DEDUCTIBLE, BUT IS CLOSE BASED ON THE ESTIMATED ANNUAL COST?

INPUT YOUR PRESCRIPTION DRUGS CORRECTLY. BAD INFORMATION HERE CAN THROW YOUR NUMBERS (COST) OFF FOR THE UPCOMING YEAR AND MAKE YOUR DRUG COVERAGE LOOK MUCH MORE EXPENSIVE THAN IT SHOULD BE.

IF YOU HAVE A DEDUCTIBLE (\$415 FOR 2019), YOU WILL PAY THE FULL PRICE OF THE DRUG UNTIL THE DEDUCTIBLE IS MET. AFTER THAT, YOU GO INTO THE INITIAL COVERAGE LEVEL (\$3,820 IN 2019), SHOULD YOU EXCEED THE INITIAL COVERAGE LEVEL OF \$3820 in 2019, YOU ARE NOW IN THE "COVERAGE GAP" LEVEL OR (DONUT HOLE). BRAND NAME DRUGS ARE DISCOUNTED 75% AND GENERICS ARE DISCOUNTED 63% IN THE DONUT HOLE FOR 2019. SHOULD YOU REQUIRE A LARGE NUMBER OF EXPENSIVE PRESCRIPTION DRUGS YOU WILL MOST LIKELY MOVE TO THE "CATASTROPHIC" COVERAGE LEVEL. YOU WILL PAY (\$5,100 IN 2019). Minimum Cost-sharing in the Catastrophic Coverage Portion of the Benefit will increase to the greater of 5% or \$3.40 for generic or preferred drugs and the greater of 5% or \$8.50 for all other drugs in 2019. Note deductibles, initial coverage, coverage gap (donut hole), catastrophic limits with cost-sharing numbers change from year-to-year.

Should you make a change and sign up for a new RX plan, you will automatically be disenrolled from your current RX plan effective January 1, for the upcoming year as you can not have more than two RX plans at a time. It might take a couple of months for the old plan to refund premiums you have paid them.

A review of your prescription drugs is only a snapshot of the prescription drugs you are taking now. Assume you need to add an expensive brand- name prescription drug during the year that is not covered under the plans drug formulary or for some reason you don't like the prescription drug plan you're on. Remember, <u>IT IS A CHANGE FOR A YEAR NOT A LIFETIME</u>.

Medicare Part D prescription drug coverage is administrated by the Centers for Medicare and Medicaid Services with approved insurance companies that must follow (CMS) rules.