

# Medicare Part D Drug Presentation

May 8, 2018

The Insurance Committee under the direction of the NCRO Board has developed the following slide presentation that provides a step by step guide to using the Medicare.gov website for investigating Part D Drug Insurance. The site could also be used to investigate Medicare Advantage Plans and Medigap Plans but this presentation only covers Part D plans.

The presentation uses the actual pages of the Medicare website along with explanations to guide you through the process of pricing your drugs and selecting an insurance provider. The Medicare site (Medicare.gov.) is easy to use, but this presentation gives more explanations regarding the details and rules for the Part D government drug program.

**After noting the disclaimer language below, you are invited to proceed to the next page.**

This presentation provides information for the benefit of National Chrysler Retirement Organization (NCRO) members to assist in the navigation of the Medicare Part D website. While every effort has been made to provide only the most accurate information, NCRO does not guarantee that the information will always be current. NCRO makes no warranties, express or implied, as to the fitness of the information for any purpose, or to results obtained by individuals using the information and is not responsible for any action taken in reliance on the information. The information is not legal, insurance or other professional advice. This presentation is the property of NCRO and distribution beyond NCRO members is not authorized.

Not all Medicare seniors need a separate or standalone Part D insurance plan. If you are enrolled in a Medicare Advantage Plan, it will probably already include Part D drug coverage. And it follows the same rules as the standalone Part D drug plan. Those rules are explained in this presentation.

However, if you are enrolling in an **Advantage Plan**, it is important that you also input your drug information when pricing out the plan. The medical premium, the deductibles and co pays are not the only consideration. You need to understand your drugs costs as well. It can make a big difference. An insurer may be less for medical, but not when you factor in drug costs.

If you enroll in a Medicare Supplemental Plan also called a **Medigap Plan**, then you will need to also enroll in a standalone **Part D drug plan** to cover your prescription drugs. About 50% of our retirees have an Advantage Plan and 50% have a Medigap Plan.

**The Medicare.gov website allows the user to input their drug list and then determine which Part D insurer best suits their needs in terms of cost and convenience.** If you have few or no brand drugs your costs could differ significantly compared to someone on several brand drugs.

If you do not enroll in a drug plan when eligible at age 65, you will face a penalty of 1% per month or 12% for every year you wait to enroll. This means your monthly premium will be higher when you do finally enroll, 12% of \$35.02 (avg. Premium) or \$4.20 per month times each year you wait. You pay the premium plus the penalty. The exception is if you had creditable coverage after age 65 and until you are enrolling.

**If you would prefer not to investigate how to personally enroll in a Part D drug plan using this Medicare website tutorial for whatever reason, then there is another easy option.**

You can simply contact one of the Medicare Insurance Consultants we have listed on this website. Their presentations of their services are also available on the site.

They have spoken at several of our seminars in the past and we highly recommend them. There is no cost to you to use them to investigate your least cost insurer. They also use the Medicare.gov site to price your drugs. Their primary support for us is with Advantage and Medigap Plans but also will enroll you in Part D.

Many retirees don't realize that Part D drug insurance premiums and copays can vary significantly between different insurers. Insurers have varying premiums, varying deductibles, varying pricing tiers, and even vary as to which drugs they will insure called their formulary. **This makes it impossible to choose the least cost insurer without pricing out your specific drugs.** A spouse or friend's insurer may not be the least cost insurer for you. Some insurers may require prior doctor authorization before they will fill a script for a specific drug. Some insurers may request that you to try a lower cost drug before allowing a brand drug even with a doctor's prescription for the brand drug.

You also need to be sure your pharmacy is a **preferred provider** with your insurer or you will pay more. The website will tell you if you are using a preferred retail provider.

You can change Part D providers every year, if desired, but only during the annual election period which is October 15<sup>th</sup> to December 7<sup>th</sup> of each year. However, if you are just now turning 65, then you are eligible to enroll at that time. Also if you have creditable coverage that discontinues, you can enroll at that time. You can also change plans if a Qualifying Event (such as moving to another state) occurs.

Once you have tried using this website, you will find it easier to navigate. Your drug list, of course, will be different than in the examples used in this presentation, as will your costs and your least cost insurer choices.

The slides use examples with a generic drug, and a brand drug which will show the significant cost differences between insurers. Your list, of course, will be different. If you have all generic drugs, your costs will be significantly lower, even free with some insurers if you use mail order.

You can use the presentation to review your insurer alternatives and choose the lowest cost insurers for yourself and your spouse, including deciding between using mail order or a retail pharmacy. With mail order, you will need to allow more lead time.

More often now it appears that a retail pharmacy can be no more expensive than mail order, in some cases they are less. Most plans allow a 90 day retail supply at the pharmacy. However, using a plan's mail order pharmacy may offer copay savings.

You can also easily check out how your existing Part D insurer compares in cost to other insurers once you enter your drugs. You can do "what if " scenarios to check the pricing by entering the drug to see how it would affect your total costs.

There are several factors that can influence your drug costs.

5.

1st. Pricing: Unfortunately, different insurers will charge differing prices for the same drugs. They also vary their premiums, deductibles and copays.

2<sup>nd</sup> The Formulary: The listing of drugs a particular insurer will cover is called their formulary and there is no true consistency between insurers. Some exclude specific drugs or restrict the quantity that can be obtained. **If a drug is not covered by your insurer's formulary, you will pay 100% of the cost, so it is important to verify that all your drugs are covered by your insurer.** Note that Part D insurance does not cover most over the counter drugs like Tylenol, vitamins, etc.

3rd. The Tiers: For purposes of pricing, insurers classify their covered drugs into several tiers. For example, most insurers classify preferred generic drugs as Tier 1, non preferred generic drugs as Tier 2, preferred brand drugs as Tier 3, non preferred brand drugs as Tier 4 and specialty drugs as Tier 5. Most use 5 tiers, but then can vary which tier they use for a specific drug.

Depending upon which tier classification the insurer uses for your specific drug, will determine your co-pay amount. The higher the tier the higher the cost to you.

## There are 4 Part D Coverage Stages:

**Stage 1**      Yearly Deductible ... you pay your deductible, if your plan has one. In some plans a deductible does not apply until you first order a brand drug. In 2018, many insurers have a deductible of \$405.

**Stage 2**      Initial Coverage ... pay your copays based on your drugs' tier and their copay percent. You are in this stage until the total cost of your drugs reaches \$3,750. This amount includes your costs (excluding premiums) **plus the insurer's costs** for your drugs. You will receive a monthly statement telling you what stage you are in.

**Stage 3**      Coverage Gap ... also called the "Donut Hole"

In this stage you pay 100% of the drug cost, but the cost is discounted 50% by the drug manufacturer and 15% by the plan so you pay 35% of the cost for brand drugs and 44% (discounted 56%) for generic drugs.

You are in this stage until your credited costs reach \$5000. However, you get cost credit for the 50% Mfg's brand discount as well as your drug costs in Stage 1 and 2 (excl. the premium).

**Confusing ? Next slide has an example:**

## “Donut Hole” Example...Brand Drugs

Brand Drug Cost	\$1000	
Mfg. Discount 50%	\$500	
Plan Discount 15%	\$150	\$500 + \$350 = \$850
Your Cost 35%	\$350	

Amount counted towards the \$5000 Donut Hole in this example is \$850. Monies spent by you in stages 1 and 2 also count towards the \$5000. (except premiums)

### Stage 4 Catastrophic Coverage

Once you have been credited with \$5000 in spending, you enter the Catastrophic Coverage stage for the balance of the year where you usually pay 5% (or \$8.35 Brand, \$3.35 Generic), whichever is greater, of the cost of any drug. Depending upon your drug costs, the calendar year may end before you reach all of these various stages. Each January 1st your costs will start over.

Depending upon how an insurer sets prices, establishes formularies or selects tiers, your drug costs can vary significantly and result in your entering the so called “donut hole” much sooner than with other insurers. The website detail tells you when or if you reach the donut hole.

Most insurers charge a deductible, but a few do not. However, the best way to choose your provider is based on total costs including the deductible. You may need to use a different insurer than your spouse to minimize your individual drug costs. Also, you do not need to use the same insurer you use as your Medigap insurer. With an Advantage Plan, the insurers are the same, you have no choice.

If you choose a pharmacy for receiving your drugs, it is important that you use your insurers “preferred” pharmacy to obtain the lowest price. The insurers provide this information in a directory sent to you each year along with their formulary.

With a new insurer, you will need to provide new prescriptions for mail orders or if using a new pharmacy. **If you are using the same preferred pharmacy, you should not need new prescriptions written.**

In some cases, with a generic drug where the pharmacy offers the drug for a few dollars, regardless of your insurance, you could consider buying the drug and not using your Part D insurance plan, especially if you are at risk of entering the Donut Hole. Make the comparison.

It is recommended that once you have selected a Part D insurer using this website, you also visit the insurer's website or contact them by phone to verify the total drug costs you have identified using the Medicare.gov. site.

You can enroll online or by phone using the contact numbers for the insurers that are shown for the insurer you select. Our recommended consultants will also enroll you.

You have several options for paying the premium, a deduction from your Social Security income, a credit card, by mail with a check, or an auto deduction from your checking account or credit card.

You are eligible to change your Part D plan every year during the annual enrollment period. If you are changing Part D plans, you do not need to notify your prior insurer, your new insurer will do this for you

Most insurers are accepted as the preferred providers at the major brand pharmacies, but if you have a second residence for part of the year you may want to make sure you have a pharmacy available that is a preferred provider, if possible.

Again, you also have the option to contact the Medicare Insurance Consultants (at no cost to you). listed under the Insurance Committee tab on the NCRO website. They will use this same process and website to help you.

Finally, the next several pages walk you through the Medicare.gov website along with instructions in the right hand column. The slides have arrows to help direct you.

# Medicare.gov

The Official U.S. Government Site for Medicare

type search term here

- Sign Up / Change Plans
- Your Medicare Costs
- What Medicare Covers
- Drug Coverage (Part D)
- Supplements & Other Insurance
- Claims & Appeals
- Manage Your Health
- Forms, Help, & Resources

**Is my test, item, or service covered?**

type your test, item, or service here

**50 MEDICARE 1965-2015 MEDICAID ANNIVERSARY**

- Find health & drug plans
- Apply for Medicare
- Get started with Medicare

- New measures for individual and group health care practices [Learn more](#)
- Get your Medicare Summary Notices (MSNs) electronically [Go paperless](#)
- Find out how much Medicare costs in 2016 [Get costs](#)

**Address change/Medicare card issue?**

Select your card issue...

**Information for my situation**

Select your situation...

**Find someone to talk to**

Select your state...

**Find doctors, providers, hospitals, plans & suppliers**

**Blogs** | News | Videos

- Go to the Medicare.gov website and this page will open.
- Click on “Find health & drug plans” (Green Box) see arrow

- Sign Up / Change Plans
- Your Medicare Costs
- What Medicare Covers
- Drug Coverage (Part D)
- Supplements & Other Insurance
- Claims & Appeals
- Manage Your Health
- Forms, Help, & Resources

- Learn More About Plans
- Help
- A-Z Glossary
- FAQ

Home

# Medicare Plan Finder

**5-Star Special Enrollment Period**  
You can switch to a Medicare Prescription Drug Plan that has 5 stars for its overall star rating once during December 8, 2015 through November 30, 2016.

You have the option to complete a general or personalized plan search. A personalized search may provide you with more accurate cost estimates and coverage information. To begin your plan search, please choose from one of these options below.

**General Search**  
A general plan search only requires your zip code.

→ ZIP Code:

By selecting this button you are agreeing to the terms and conditions of the [User Agreement](#)

→ **Find Plans**

**Personalized Search**  
A personalized plan search requires your zip code and complete Medicare information. This page is secured to protect your personal information. If you don't want to enter your Medicare information, you may use the general search option above.



**Plan Finder Multimedia**

Step by step overview on how to complete a plan search  
Lesson 1- Getting Started



View more videos

1 2 3 4 5

- Additional Tools**
- Find PACE Plan(s)
  - Find and compare Medigap policies
  - Search by plan name and/or ID
  - Enroll now
  - Check your enrollment

Enter your zip code and click on “Find Plans”. It is not necessary to do a personalized search (provide your name, etc.) in order to use this site to price out the cost info you need and be able to select an insurer.

- Sign Up / Change Plans
- Your Medicare Costs
- What Medicare Covers
- Drug Coverage (Part D)
- Supplements & Other Insurance
- Claims & Appeals
- Man... He...

- Learn More About Plans
- Help
- A-Z Glossary
- FAQ

Home → Enter Information

## Step 1 of 4: Enter Information

All fields on the page are required unless noted as Optional.

**How do you get your Medicare coverage?**

- Original Medicare [?]
  - I also have a separate Medicare drug plan [?] (optional)
  - I also have a Medigap Policy [?] (optional)
- Medicare Health Plan (such as an HMO, PPO, or Private-Fee-for-Service plan) [?]
- I don't have any Medicare coverage yet
- I don't know what coverage I have

**Do you get help from Medicare or your state to pay your Medicare prescription drug costs?**

- I get help from Medicaid [?]
- I get Supplemental Security Income [?]
- I belong to a Medicare Savings Program (MSP) [?]
- I applied for and got Extra Help through Social Security
- I don't get any Extra Help [?]
- I don't know

[Go Back](#)

For purposes of this demo, select “Original Medicare”, then select “I don’t get extra help”. Then select “Continue to Plan Results”. This will allow you to get started.

Type the name of your drug:

Pradaxa

Find My Drug

Or Browse A-Z:

A B C D E F G H I 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](#)  
[Why can't I find my drug?](#)

Retrieve My Saved Drug List:

Your drug list has been saved. You can retrieve your selected drugs and pharmacies on future visits using this Drug List Id and Password Date.

Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter.

Drug List ID: 3633274880

Password Date: 10/8/2017 ([change date](#))

Zip Code: 48085

[Use a different drug list ID](#)

## My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 0

[Print My Drug List](#)

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
---------------	----------	-------------------------	-----------------	--------

You haven't added any drugs to your list. Search for drugs above or retrieve your previously saved drug list.

[My Drug List is Complete](#)

Under the heading “Type the name of your drug:”, enter the first drug on your list (My example is Pradaxa). You may not need to type the entire drug name. Then, click on “Find My Drug”. Over the counter drugs may not appear if they are not covered. 15.

## Type the name of your drug:

Or Browse A-Z:

A B C D E F G H I 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](#)

[Why can't I find my drug?](#)

## Retrieve My Saved Drug List:

Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter.

Drug List ID: [What is this?](#)

Password Date: [What is this?](#)

Oct ▼ 8 ▼ 2017 ▼

## Search Results:

12 drugs found with **pradaxa**

MEDICINE NAME	DRUG TYPE	ADD DRUG
Pradaxa(Dabigatran Etexilate Mesylate)	Brand	<input type="button" value="+ Add Drug"/>
Pertzye(Pancrelipase (Lip-Prot-Amyl) DR)	Brand	<input type="button" value="+ Add Drug"/>
Portagen(Nutritional Supplement)	OTC	
Pretz(Sodium Chloride-Yerba Santa-Glycerin Nasal)	OTC	
Pretz Irrigation(Sodium Chloride-Yerba Santa-Glycerin Nasal)	OTC	
Protect Cardio AF(Multiple Vitamins w/ Minerals)	OTC	
Protect Plus NF(Multiple Vitamins w/ Minerals)	OTC	

Find your drug on the list and then click on “+Add Drug”, box on the right, to add your correct drug to the list.

16.

Type the name of your drug:

Pradaxa

Or Browse A-Z:

A B C D E F G H I 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  
Why can't I find my drug?

Retrieve My Saved Drug List:  
Your drug list has been saved. You can retrieve your selected drugs and pharmacies on future visits using this Drug List Id and Password Date.  
Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter.  
Drug List ID: 3633274880  
Password Date: 10/8/2017 (change date)  
Zip Code: 48085

Search Results:

12 drugs found with Pradaxa

MEDICINE NAME
Pradaxa(Dabigatran Etexilate Mesylate)
Pertzye(Pancrelipase (Lip-Prot-Amyl) D
Portagen(Nutritional Supplement)
Pretz(Sodium Chloride)
Pretz Irrigation(Sodium Chloride-Yerba S
Protect Cardio AF(Multiple Vitamins w/ Minerals)
Protect Plus NF(Multiple Vitamins w/ Minerals)
Protect Plus SO(Multiple Vitamins w/ Minerals)
Prudoxin(Doxepin HCl)

**Pradaxa**

**Dosages** [?]

- Pradaxa CAP 75MG
- Pradaxa CAP 110MG
- Pradaxa CAP 150MG

**Quantity** [?]

60

**Frequency** [?]

- Every 1 Month
- Every 2 Months
- Every 3 Months
- Every 12 Months

**Pharmacy Type** [?]

- I get this medicine from a retail pharmacy.
- I get this medicine from a mail order pharmacy.

or

Select the dosages and the quantity. You can select 90 for three months or 30 for one month. Select the quantity consistent with the frequency. Select retail pharmacy or mail order, you can also change this selection later. When done click on "Add drug and dosage" .17

## Type the name of your drug:

Find My Drug 

Or Browse A-Z:

A B C D E F G H I 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](#)  
[Why can't I find my drug?](#)

Fill in your drug

## Retrieve My Saved Drug List:

Your drug list has been saved. You can retrieve your selected drugs and pharmacies on future visits using this Drug List ID and Password Date.

Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter.

Drug List ID: 3633274880

Password Date: 10/8/2017 ([change date](#))

Zip Code: 48085

[Use a different drug list ID](#)

## My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 2

[Print My Drug List](#)

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
Pradaxa CAP 150MG	60	Every 1 Month Retail Pharmacy	Generic Not Available	<a href="#">Change dose</a> <a href="#">Add</a> <a href="#">Remove</a>
Simvastatin TAB 20MG	30	Every 1 Month Retail Pharmacy	Already Generic	<a href="#">Change dose</a> <a href="#">Add</a> <a href="#">Remove</a>

[My Drug List is Complete](#) 

This example has the generic drug simvastatin, also added to the list. **Important to Note that you now have a Drug List ID, make a note of the ID number and the Password date for future reference.** In the future, when you go to this site, you will not need to re input your drugs, if you use this ID. When your drug list changes, just edit your list. Once you have entered all your drugs click on "My Drug List is Complete". 18.

We found 5 pharmacies within 0.5 miles of 48085

[Search New Location or by Pharmacy Name](#)

[Show/Hide Pharmacy Map](#)

### Available Pharmacies

Add to Selected Pharmacies

#### CVS Pharmacy

125 E Long Lake Rd  
Troy, MI 48085  
1-248-879-9114

[Add Pharmacy](#)



#### CVS Pharmacy

4963 John R Rd  
Troy, MI 48085  
1-248-689-2157

[Add Pharmacy](#)

#### Medical Center Pharmacy

44201 Dequindre Rd  
Troy, MI 48085  
1-248-828-8090

[Add Pharmacy](#)

#### Troy City Pharmacy Inc

1903 E Wattles Rd  
Troy, MI 48085  
1-248-688-9224

[Add Pharmacy](#)

#### William Beaumont Hosp-Troy

44201 Dequindre  
Troy, MI 48085  
1-810-828-5061

[Add Pharmacy](#)



[Continue to Plan Results](#)

Next, you need to select a pharmacy in order to proceed. The site will show nearby pharmacies based on your zip code and distance selected. You can choose the pharmacy of your choice. click on “Search New Location or by Pharmacy Name”. You are never locked into using a specific pharmacy, but you should choose one that is a preferred provider in order to minimize your costs. Later, it will show if you have chosen a preferred provider based on who you are choosing as an insurer. It will also show mail order costs. Click on “Add Pharmacy” under the pharmacy of your choice. You can choose more than one. Then, click on “Continue to Plan Results”. 19.

We found 5 pharmacies within 0.5 miles of 48085

[Search New Location or by Pharmacy Name](#)

[Show/Hide Pharmacy Map](#)

### Your Selected Pharmacies

#### CVS Pharmacy

125 E Long Lake Rd

Troy, MI 48085

1-248-879-9114

[Remove Pharmacy](#)

### Available Pharmacies

Add to Selected Pharmacies

#### CVS Pharmacy

4963 John R Rd

Troy, MI 48085

1-248-689-2157

[Add Pharmacy](#)

#### Medical Center Pharmacy

44201 Dequindre Rd

Troy, MI 48085

1-248-828-8090

[Add Pharmacy](#)

#### Troy City Pharmacy Inc

1903 E Wattles Rd

Troy, MI 48085

1-248-688-9224

[Add Pharmacy](#)

#### William Beaumont Hosp-Troy

44201 Dequindre

Troy, MI 48085

1-810-828-5061

[Add Pharmacy](#)

[Continue to Plan Results](#)

In this example, CVS has been chosen as the pharmacy. You can remove it and select another by clicking on “Remove Pharmacy”. You can select more than one. Many pharmacies are considered “preferred” by Part D insurers, the website will tell you later if your choice is preferred or standard. Now, select “Continue to Plan Results”

Since you are trying to select a drug plan, select "Prescription Drug Plans (with Original Medicare) and then select "Continue To Plan Results". Note there are 24 plans available in this area code. **If at any time you need to go back, do not hit your back button, instead click on one of the choices at the top of the page.**

You should also consider other factors, such as provider network and Part B premium amount which may be reduced for some plans.

You are now viewing 2018 plan data. [View 2017 plan data.](#)

**Refine Your Search**

**Update Plan Results** >

- + Limit Your Monthly Plan Premium
- + Limit Your Annual Drug Deductible
- + Select Drug Options
- + Select Coverage Options
- + Select Special Needs Plans
- + Change Health Status
- + Select Plans By Company

**Update Plan Results** >

**Summary of Your Search Results**

There are a total of 66 plans available in your area including Original Medicare. **You may also use the filters on the left to narrow your search results.**

**Please select one or more plan types to continue.**

Select	Available Plans Based On Your Filters	Number of Plans Available: 65
<input checked="" type="checkbox"/>	<u>Prescription Drug Plans (with Original Medicare)</u>	24 plan(s) available
<input type="checkbox"/>	<u>Medicare Health Plans with drug coverage</u>	35 plan(s) available
<input type="checkbox"/>	<u>Medicare Health Plans without drug coverage</u>	6 plan(s) available

**Continue To Plan Results**

## Cigna-HealthSpring Rx Secure (PDP) (S5617-221-0)

Organization: Cigna-HealthSpring Rx

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]	
<b>Retail</b>	\$31.70	Annual Drug Deductible: \$405	All Your Drugs on Formulary : <b>Yes</b>	Coming Soon	Enrollment begins October 15, 2017
Pharmacy Status: Standard Cost-Sharing		Drug Copay/Coinsurance: \$1 - \$35, 25% - 39%	Drug Restrictions: <b>Yes</b>		
Annual: <u>\$1,592</u>			<b>Lower Your Drug Costs</b>		
<b>Mail Order</b>			<b>MTM Program : Yes</b>		
Annual: \$1,532			<b>N</b>		

## Cigna-HealthSpring Rx Secure-Extra (PDP) (S5617-258-0)

Organization: Cigna-HealthSpring Rx

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]	
<b>Retail</b>	\$47.30	Annual Drug Deductible: \$0	All Your Drugs on Formulary : <b>Yes</b>	Coming Soon	Enrollment begins October 15, 2017
Pharmacy Status: Standard Cost-Sharing		Drug Copay/Coinsurance: \$4 - \$42, 33% - 50%	Drug Restrictions: <b>Yes</b>		
Annual: <u>\$1,594</u>			<b>Lower Your Drug Costs</b>		
<b>Mail Order</b>			<b>MTM Program : Yes</b>		
Annual: \$1,450			<b>N</b>		

## Basic Blue Rx (PDP) (S6986-001-0)

Organization: MII Life, Inc.

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]	

This page will display a listing of insurers ranked in order of lowest cost. You have the option of lowest retail cost or lowest mail order cost by making a selection at the top of the actual page. You can also chose to list all 24 insurers consecutively. Using the **red box** you can select up to 3 insurers to compare your total drug costs including the premium, the deductible and the drug costs. You can also select a single insurer for more info on their drug plan.

**Fixed Costs**

Monthly Drug Plan Premium [?]	\$73.10	Monthly Drug Plan Premium [?]	\$31.70	Monthly Drug Plan Premium [?]	\$26.70
Monthly Health Plan Premium [?]	N/A	Monthly Health Plan Premium [?]	N/A	Monthly Health Plan Premium [?]	N/A
Annual Drug Deductible [?]	\$360.00	Annual Drug Deductible [?]	\$405.00	Annual Drug Deductible [?]	\$405.00
Medicare costs at a glance		Medicare costs at a glance		Medicare costs at a glance	

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

Cost at CVS Pharmacy		Cost at CVS Pharmacy		Cost at CVS Pharmacy	
January Enrollment [?]	\$3,207.18	January Enrollment [?]	\$1,591.63	January Enrollment [?]	\$5,712.36
Cost at mail order pharmacy		Cost at mail order pharmacy		Cost at mail order pharmacy	
January Enrollment	\$3,062.16	January Enrollment	\$1,532.45	January Enrollment	\$5,663.16
Lower your drug costs		Lower your drug costs		Lower your drug costs	

**+ Estimated Full Cost the Plan Charges Medicare for Your Drugs**

**- Estimated Monthly Drug Costs**

Monthly Drug Costs at Retail Pharmacies	Monthly Drug Costs at Retail Pharmacies	Monthly Drug Costs at Retail Pharmacies
<a href="#">View Drug Cost Summary</a>	<a href="#">View Drug Cost Summary</a>	<a href="#">View Drug Cost Summary</a>

This slide compares the cost between 3 insurers chosen for comparison. Note the large differences in total costs. The 1st insurer shown here has a higher premium and charges more for the drug, Pradaxa. The 2<sup>nd</sup> insurer was the lowest cost provider, charges a lower premium, a higher deductible, but less for the drug. The 3<sup>rd</sup> insurer is very expensive, **does not** offer Pradaxa in their formulary, and you would pay the full cost of the drug. That is why you need to input your specific drug list.

## Estimated Monthly Drug Costs

### Monthly Drug Costs at Retail Pharmacies

[View Drug Cost Summary](#)

MILESTONES	MONTH	YOUR COST
Deductible met	1st	\$441.93
	2nd	\$261.93
	3rd	\$261.93
	4th	\$261.93
	5th	\$261.93
	6th	\$261.93
	7th	\$261.93
	8th	\$261.93
	9th	\$261.93
Donut Hole reached	10th	\$259.95
	11th	\$204.93
	12th	\$204.93

### Monthly Drug Costs at Retail Pharmacies

[View Drug Cost Summary](#)

MILESTONES	MONTH	YOUR COST
Deductible met	1st	\$437.20
	2nd	\$77.70
	3rd	\$77.70
	4th	\$77.70
	5th	\$77.70
	6th	\$77.70
	7th	\$77.70
	8th	\$77.70
	9th	\$77.70
Donut Hole reached	10th	\$184.45
	11th	\$174.19
	12th	\$174.19

### Monthly Drug Costs at Retail Pharmacies

[View Drug Cost Summary](#)

MILESTONES	MONTH	YOUR COST
	1st	\$476.03
	2nd	\$476.03
	3rd	\$476.03
	4th	\$476.03
	5th	\$476.03
	6th	\$476.03
	7th	\$476.03
	8th	\$476.03
	9th	\$476.03
	10th	\$476.03
	11th	\$476.03
	12th	\$476.03

### Monthly Drug Costs Estimator

View monthly costs comparison charts.



[View monthly drug cost](#)

### Monthly Drug Costs Estimator

View monthly costs comparison charts.



[View monthly drug cost](#)

### Monthly Drug Costs Estimator

View monthly costs comparison charts.



[View monthly drug cost details by selected drugs](#)

Starting January 1, 2011, if you reach the coverage gap

As mentioned earlier, once your drug costs (what insurance has paid plus what you have paid) reaches \$3,700, you are in the Coverage Gap (Donut Hole) and remain in the Donut Hole until your drug costs (what insurance has paid, the amount of the discount, plus what you have paid) totals \$5000. The monthly detail on this slide shows when you would enter the Donut Hole for the 3 insurers. For the 3<sup>rd</sup> insurer there is no donut hole since you would be paying full price for the drug because it is not covered (in their formulary).

## - Drug Costs During Coverage Levels

CVS Pharmacy

Walgreens #5224

Mail Order Pharmacy

### CVS Pharmacy - Preferred Retail Cost Sharing

#### Drug Costs During Coverage Levels

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Deductible[?]	Initial Coverage Level[?]	Coverage Gap[?]	Catastrophic Coverage[?]
<b>Pradaxa CAP 75MG</b>	\$408.98	Every 1 Month	\$408.98	\$143.14	\$143.14	\$20.45
<b>Simvastatin TAB 20MG</b>	\$1.24	Every 1 Month	\$1.00	\$1.00	\$0.55	\$1.24
<b>Zetia TAB 10MG</b>	\$352.30	Every 1 Month	\$352.30	\$30.00	\$123.30	\$17.62
<b>MONTHLY TOTALS:</b>	\$762.52		\$762.28	\$174.14	\$266.99	\$39.31

Earlier CVS was chosen as one of the pharmacies. When you click on CVS it is highlighted in red and it notes whether or not it is a preferred pharmacy based on your insurer choice. 25.

## - Drug Costs During Coverage Levels

CVS Pharmacy

**Walgreens #5224**

Mail Order Pharmacy

### Walgreens #5224 - Standard Retail Cost Sharing

Drug Costs During Coverage Levels						
SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Deductible[?]	Initial Coverage Level[?]	Coverage Gap[?]	Catastrophic Coverage[?]
<b>Pradaxa CAP 75MG</b>	\$409.58	Every 1 Month	\$409.58	\$143.35	\$143.35	\$20.48
<b>Simvastatin TAB 20MG</b>	\$6.85	Every 1 Month	\$6.00	\$6.00	\$3.01	\$3.35
<b>Zetia TAB 10MG</b>	\$352.90	Every 1 Month	\$352.90	\$30.00	\$123.52	\$17.64
<b>MONTHLY TOTALS:</b>	\$769.33		\$768.48	\$179.35	\$269.88	\$41.47

In this example Walgreen's is selected, it was also chosen as one of the pharmacies. When you click on Walgreen's it is highlighted in red and it notes that it is **not** a preferred pharmacy based this your insurer choice. Note the higher costs. 26.

CVS Pharmacy

Walgreens #5224

Mail Order Pharmacy

Mail Order Pharmacy

Rectangular Snip

Drug Costs During Coverage Levels

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Deductible[?]	Initial Coverage Level[?]	Coverage Gap[?]	Catastrophic Coverage[?]
Pradaxa CAP 75MG	\$1,225.73	Every 3 Months	\$1,225.73	\$429.01	\$429.01	\$61.29
Simvastatin TAB 20MG	\$2.52	Every 3 Months	\$2.52	\$2.52	\$1.11	\$2.52
Zetia TAB 10MG	\$1,055.70	Every 3 Months	\$1,055.70	\$90.00	\$369.50	\$52.78
<b>MONTHLY TOTALS:</b>	<b>\$2,283.95</b>		<b>\$2,283.95</b>	<b>\$521.53</b>	<b>\$799.62</b>	<b>\$116.59</b>

In this example Mail Order Pharmacy is selected. When you click on Mail Order pricing is displayed for mail order. Remember these are 90 day prescription costs when comparing them to the retail pharmacy costs. 27.

## - Drug Coverage Information

All of your drugs are covered on the plan's formulary. [?]

Pradaxa CAP 75MG

No restrictions

Tier 4: Non-Preferred Drug

Simvastatin TAB 20MG

### Quantity Limit

Tier 1: Preferred Generic

Zetia TAB 10MG

No restrictions

Tier 3: Preferred Brand



**Preferred Brand**

2 out of 3 of your drugs are covered on the plan's formulary. [?]

Pradaxa CAP 75MG

No restrictions

Tier 4: Non-Preferred Drug

Simvastatin TAB 20MG

No restrictions

Tier 1: Preferred Generic

Zetia TAB 10MG

No restrictions

NOT ON FORMULARY <sup>15</sup>



**Not On  
Formulary**

[Print My Drug List](#)

[Print Comparison Report](#)

<sup>15</sup>Any amount you spend for a non-formulary drug is not counted towards the deductible, initial coverage limit or out-of-pocket costs UNLESS the plan approves a formulary exception. If an exception is approved, the non-formulary drug will be covered. The drug cost displayed is only an estimate and actual cost may vary. Please contact the plan for more information.

If your drug is not in the insurer's formulary, it will be noted on this page. See arrows.

## Concluding Remarks

This presentation hopefully enables you to better understand how to use the Medicare.gov site to investigate your drug costs and choose the lowest cost provider.