



PRESCRIPTION DRUG SUMMARY

Underwritten by Sterling Retiree Rx for

2015 PDP Enhanced Medicare Part D (ENH 01) \$320 deductible and no gap in coverage		
Rx Spend	Sterling Retiree Rx (PDP) Pays	Member Pays**
Retail & Mail Order [†]		
Stage 1: Annual Deductible: \$0 - \$320.00	\$0	\$320
Stage 2: Initial Coverage: \$320.01 to \$2,960.00	75%	25%
Stage 3: Coverage Gap: Total drug purchases of \$2,960.01+	75%	25%*
Stage 4: Catastrophic Coverage: Total out-of-pocket expenses of \$4,700.00+*	95%	Greater of 5%, or \$2.65 for generic and multi-source drugs, or \$6.60 for all other covered drugs

Formulary (drug list): Includes nearly all generic drugs covered by Medicare Part D and most commonly used brand name drugs.

Plan Service Area: All 50 states of the United States along with most U.S. Territories.

Network Pharmacies: More than 60,000 network pharmacies nationwide, including Walgreens, CVS, Rite-Aid, Wal-Mart and Target.

*Your Coverage Gap copay already includes the 50% manufacturer's discount on covered brand name drugs to Part D enrollees not already receiving extra help.

**Up to a 34 day supply on prescriptions is available through participating retail pharmacy locations. Up to a 93 day supply on prescriptions is available through mail order and may be available through participating retail pharmacy locations.

Note: In the event the Employer Group terminates coverage before the end of the coverage year, 90 day prescriptions will be reduced to a 30 day prescription.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year. Limitations, copayments and restrictions may apply.

This information is available for free in different formats including other languages, large print and Braille. Please contact our Customer Care number at 800-313-7667 for additional information. (TTY users should call 800-313-7667.) Hours are Monday through Friday, 8:00 AM to 8:00 PM EST.

Sterling Retiree RxSM (PDP)
Underwritten by Sterling Life Insurance Company
A Medicare Contracted Part D Sponsor