



2016 Prescription Drug Benefit Medicare Part D ENH 01
January 1, 2016 – December 31, 2016

Prescription Drug Benefits
Deductible and Limits on How Much You Pay for Covered Services

Annual Deductible

How much is the deductible: \$360 per calendar year.

Initial Coverage

You pay the following until your total yearly drug costs reach \$3,310. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies.

30 Day Retail Pharmacy Copay	90 Day Retail Pharmacy Copay
25% coinsurance	25% coinsurance

If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

Coverage Gap

Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there may be a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$3,310.

With Precise RxCare, after you enter the coverage gap, you will continue to pay your Initial Coverage Stage copayment amount for covered drugs until your costs total \$4,850, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$4,850

- **You pay the greater of:**
 - 5% of the cost, or
 - \$2.95 copay for generic (including brand drugs treated as generic) and a \$7.40 copay for all other drugs.
 - **But not more than the copay amount for the drug tier**
- **Our plan pays the rest of the cost of covered drugs.**