

Prescription Drug Coverage Options

MedicareBlueSM Rx



New from Blue Cross and Blue Shield

We have the plan that's right for you

MedicareBlue Rx has something for everyone when it comes to prescription drug coverage for people entitled to Medicare. If you need affordable insurance to protect your pocket book from unexpected prescription drug costs—MedicareBlue Rx has it. If you want a drug plan that offers extensive coverage with no deductibles and no coverage gaps—MedicareBlue Rx offers enhanced plan options.

All three MedicareBlue Rx drug options offer coverage for both formulary generic and preferred brand name drugs and best of all, *the government helps pay for the premiums!* This means you have more affordable options than ever before!

Which MedicareBlue Rx plan option is right for you? Take a look at our plan options below and some examples on the back of this page to help you decide.

MedicareBlue Rx Option 1	MedicareBlue Rx Option 2	MedicareBlue Rx Option 3
<ul style="list-style-type: none"> • \$13.58 per month • Standard Part D design • 2-Level Formulary • Covers generics and preferred brands 	<ul style="list-style-type: none"> • \$53.90 per month • No deductible • 3 Level Formulary • More drugs covered 	<ul style="list-style-type: none"> • \$99.90 per month • No deductible • No coverage gaps • 3 Level Formulary • More drugs covered
<p>You pay a \$250 deductible</p>	<p>For the first \$2,250 of total yearly drug costs you pay:</p>	
<p>For the next \$2,000 of total yearly drug costs You pay 25% <i>(Plan pays the rest)</i></p>	<ul style="list-style-type: none"> • \$5 for generic drugs • \$20 for preferred brand • 50% of other brand <p><i>(Plan pays the rest)</i></p>	<p>You pay 30% until your yearly out-of-pocket drug costs reach \$3,600</p>
<p>After total yearly drug costs reach \$2,250, you pay 100% of your prescription drug costs until...</p>	<p>After total yearly drug costs reach \$2,250, you pay 100% of your prescription drug costs until...</p>	<p><i>(Plan pays the rest)</i></p>
<p>...your yearly out-of-pocket drug costs reach \$3,600. After that, you only pay the greater of:</p> <ul style="list-style-type: none"> • \$2 for generic or multi-source preferred brand and \$5 for all other drugs, <i>or</i> • 5% of the drug cost <p><i>(Plan pays the rest)</i></p>	<p>...your yearly out-of-pocket drug costs reach \$3,600. After that, you only pay the greater of:</p> <ul style="list-style-type: none"> • \$2 for generic or multi-source preferred brand and \$5 for all other drugs, <i>or</i> • 5% of the drug cost <p><i>(Plan pays the rest)</i></p>	<p>After your yearly out-of-pocket drug costs reach \$3,600 you pay the greater of:</p> <ul style="list-style-type: none"> • \$2 for generic or multi-source preferred brand and \$5 for all other drugs, <i>or</i> • 5% of the drug cost <p><i>(Plan pays the rest)</i></p>

Which plan is right for you?

Take a look at the following examples to help figure out which option might be right for you. Everyone's situation is different so you should contact your authorized independent agent or speak with a Blue Cross and Blue Shield sales representative or to help you with your decision.

Example 1: Marge is 72 and does not take any regular medications. She is worried about the rising cost of prescription drugs and that she has no insurance to cover any unexpected drug expenses. Now that the government helps pay for prescription drug coverage, Marge has decided to take advantage of the opportunity to get this insurance. She also wants to avoid the late enrollment penalty (higher monthly premiums). Marge chooses **MedicareBlue Rx Option 1** since it is the most affordable option. She knows that she can always switch plans at a later date if she wants to during the annual open enrollment.

Example 2: John is 69 and currently spends \$160 a month on one generic and two brand name medications for his acid reflux and hypertension. Up until now he has chosen not to enroll in the drug coverage options through his Medicare Supplement plan because he figured it wouldn't save him any money. After reviewing the formulary (list of covered drugs), John learns that all his medications are covered. John chooses **MedicareBlue Rx Option 2** since it has no deductible and easy to understand copayments.

Example 3: Liz is 79 and currently has drug coverage through her Medicare Supplement plan. She is happy with this coverage, but learns that she can get a better deal through MedicareBlue Rx. Liz chooses **MedicareBlue Rx Option 3** because it covers more of the drug costs (the plan pays 70%) than her existing coverage. Plus, since the government helps pay for a significant portion of the premiums, MedicareBlue Rx Option 3 actually has a lower monthly premium than her current plan. Now Liz will get more drug coverage for less premium, and best of all she can keep her existing Medicare Supplement plan to continue to cover her hospital and doctor visits.

MedicareBlue Rx is a regional Medicare Prescription Drug Plan with a Medicare contract. MedicareBlue Rx coverage is provided by only one of the following plans, depending on your state of residence: Wellmark Blue Cross and Blue Shield of Iowa,* Blue Cross and Blue Shield of Minnesota,* Blue Cross and Blue Shield of Montana,* Blue Cross and Blue Shield of Nebraska,* Blue Cross Blue Shield of North Dakota,* Wellmark Blue Cross and Blue Shield of South Dakota,* and Blue Cross Blue Shield of Wyoming.* Enrollment in MedicareBlue Rx is available only to residents in the service area served by these Blue Cross and Blue Shield Plans. You are eligible to enroll in MedicareBlue Rx if you are entitled to Medicare benefits under Part A or enrolled in Medicare Part B. You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third-party.

For more information, contact Customer Service at the number provided on the enclosed letter.

*Independent licensees of the Blue Cross and Blue Shield Association