

# Prescription drug coverage options



## 2018

MedicareBlue<sup>SM</sup> Rx (PDP)

MedicareBlue Rx is a convenient, easy-to-use plan backed by Blue Cross and Blue Shield. You can choose from two plan options that include a nationwide network of more than 67,000 pharmacies, some of which offer preferred cost sharing. You'll often pay less when you fill prescriptions at pharmacies that offer preferred cost sharing.

Benefits	MedicareBlue Rx Standard		MedicareBlue Rx Premier	
<b>Monthly plan premium</b> – amount you pay	\$37.40		\$100.60	
<b>Annual deductible</b> – amount you pay before initial coverage begins	\$0 on Tier 1 (Preferred Generic) and Tier 2 (Generic) drugs; \$405 on Tier 3 (Preferred Brand), Tier 4 (Non-Preferred drug) and Tier 5 (Specialty) drugs		\$0	
<b>Initial coverage</b> – amount you pay for a 30-day supply	<b>Preferred Cost Sharing</b> After you pay the applicable deductible	<b>Standard Cost Sharing</b> After you pay the applicable deductible	<b>Preferred Cost Sharing</b>	<b>Standard Cost Sharing</b>
<ul style="list-style-type: none"><li>• <b>Tier 1:</b> Preferred Generic drugs</li><li>• <b>Tier 2:</b> Generic drugs</li><li>• <b>Tier 3:</b> Preferred Brand drugs</li><li>• <b>Tier 4:</b> Non-Preferred drugs</li><li>• <b>Tier 5:</b> Specialty drugs</li></ul>	<ul style="list-style-type: none"><li>• \$1 copay</li><li>• \$5 copay</li><li>• 17% coinsurance</li><li>• 30% coinsurance</li><li>• 25% coinsurance</li></ul>	<ul style="list-style-type: none"><li>• \$15 copay</li><li>• \$19 copay</li><li>• 21% coinsurance</li><li>• 41% coinsurance</li><li>• 25% coinsurance</li></ul>	<ul style="list-style-type: none"><li>• \$0 copay</li><li>• \$0 copay</li><li>• 17% coinsurance</li><li>• 45% coinsurance</li><li>• 33% coinsurance</li></ul>	<ul style="list-style-type: none"><li>• \$15 copay</li><li>• \$20 copay</li><li>• 25% coinsurance</li><li>• 50% coinsurance</li><li>• 33% coinsurance</li></ul>
<b>Coverage gap</b> – amount you pay for a 30-day supply after your total yearly covered prescription drug costs reach \$3,750 <sup>1</sup>			<ul style="list-style-type: none"><li>• \$0 copay for Tier 1: Preferred Generic drugs, \$0 copay for Tier 2: Generic drugs</li></ul>	<ul style="list-style-type: none"><li>• \$15 copay for Tier 1: Preferred Generic drugs, \$20 copay for Tier 2: Generic drugs</li></ul>
<ul style="list-style-type: none"><li>• Generic drugs</li><li>• Brand-name drugs</li></ul>			<ul style="list-style-type: none"><li>• 44% of the plan’s costs</li><li>• 35% of the plan’s costs</li></ul>	<ul style="list-style-type: none"><li>• 44% of the plan’s costs for all other generic drugs</li><li>• 35% of the plan’s costs for all other brand-name drugs</li></ul>
<b>Catastrophic coverage</b> – amount you pay for a 30-day supply after you have paid \$5,000 in out-of-pocket prescription drug costs <sup>2</sup>	The greater of \$3.35 copay for generic drugs and \$8.35 copay for all other covered drugs OR 5% coinsurance			

<sup>1</sup>Your "total drug costs" means the total amount you have paid for covered drugs plus what the plan has paid for the calendar year. This does not include the plan premium you pay.

<sup>2</sup>Your "out-of-pocket costs" means the amount you have paid for covered drugs for the calendar year. This does not include the amount the plan has paid or the plan premium you pay.

# Frequently Asked Questions: MedicareBlue Rx

## Can I join?

You are eligible to enroll in MedicareBlue Rx if you are entitled to Medicare Part A and/or enrolled in Medicare Part B and live in the plan's service area. You must continue to pay your Medicare Part B premium, and Medicare Part A if applicable, if not otherwise paid for by Medicaid or another third party.

## Are my drugs covered?

Check the plan formulary (list of Part D prescription drugs) online to find out if the drugs you take are covered. Or call us and we will send you a copy of the *Formulary*.

## How much will I need to pay for drugs?

Drugs fall into one of five "tiers." The amount you pay depends on what tier your drug is in and whether or not you have reached your deductible. Check the front of this document to see specific costs.

## Which pharmacies can I use?

In general, you will need to use the pharmacies in the plan network to fill your prescriptions. Some pharmacies offer preferred cost sharing and you may pay less when you use them. You can find the list of pharmacies for this plan online. Or call us and we will send you a *Pharmacy Directory*.

## Where can I have my other questions answered?



Information is available online: **YourMedicareSolutions.com**.



Call MedicareBlue Rx Medicare Solutions specialists: **1-866-434-2037**, 8 a.m. to 8 p.m., daily, Central and Mountain times. TTY hearing impaired users call **711**.

This information is available for free in other languages and formats.

*MedicareBlue Rx is a Prescription Drug Plan (PDP) with a Medicare contract. Enrollment in MedicareBlue Rx depends on contract renewal. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. Limitations, copayments and restrictions may apply. The formulary and pharmacy network may change at any time. You will receive notice when necessary. This information is not a complete description of benefits. Contact the plan for more information.*

*Coverage is available to residents of the service area and separately issued by one of the following plans: 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.\**

*\*Independent licensees of the Blue Cross and Blue Shield Association.*



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A Medicare Prescription Drug Plan

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