

Verify your Prescriptions on your Plan...

How your Medicare Advantage plan will cover your Rx in 2022:

Drug Tier Levels and...

Is a Tier Level 3 preferred Brand drug a flat copay or a % of the retail cost?

Your plan determines the tier level of each drug included on the plan's formulary. This is what determines the cost you pay at the pharmacy (see also T3 example below):

Tier 1 (T1) Preferred generics

Tier 2 (T2) Non-preferred, more expensive generics

Tier 3 (T3) Preferred Brand drugs

Tier 4 (T4) Non-preferred Brand drugs

Tier 5 (T5) Specialty drugs, often injectables for serious chronic conditions.

Optional Tier 6: "Select" very common preferred generics often priced \$0 or very low copays at preferred pharmacies. Not all plans offer Tier 6 pricing.

Here is an example of a Tier 3 Flat Copay versus a % of the retail price of the drug:

Retail Price	Flat Copay	17% - 22% of Retail
\$450/month	\$35 or \$45/month	\$76.50 to \$99/month

Use Preferred Pharmacies for special lower copay pricing.

Apply to Social Security for Low Income Subsidy/Extra Help.

Pharmacies: While almost every pharmacy (chain or independent) is a part of the Medicare Part D network, most Part D Drug plans contract **special low pricing with selected Preferred Pharmacies** (different for each plan). This can make a HUGE difference in your copays.

Also, most Rx can be filled for 90 days at a retail pharmacy but be aware that you only receive the **90-day 2-for-1 pricing** when using the plan's Mail Order Vendor.

Part D LIS Subsidy: It never hurts to see if you qualify for **Part D assistance called Low Income Subsidy/Extra Help**. Contact Social Security or go online for the form to apply for your eligibility. You can do this anytime of year and prescription copays drop as soon as you qualify.

Insulin Savings Program – Is your Insulin covered?

Medicare has implemented the **Insulin Savings Program** for Part D but **only some plans offer it as part of their Prescription Drug Coverage**. Copays for the insulins on the plan's formulary are very low (such as \$35/mo.) and continue throughout the year, even during the Part D GAP.