

Medicare Prescription Drug Coverage – 2015 Alaska Options –



Anchorage: **907.269.3680** Toll-free statewide: **800-478-6065**

Online: **medicare.alaska.gov**

The **Medicare 2015 Annual enrollment period is October 15 through December 7, 2014**. This is the time when anyone who has Medicare can enroll in Prescription Drug coverage. Some facts:

The plan that has the lowest monthly premium is \$15.60. The most expensive plan is \$135.20. You will want to enroll in the plan that is BEST for you depending upon your specific medication needs. If you pick one out randomly you may pay more money than needed and you may not have coverage for your medications.

Your very BEST plan is the plan that covers your individual medication needs, will work with your retail pharmacy (if you do not use a mail-order pharmacy) and has a pricing structure that works for you. All Part D plans have a monthly premium, the amount you pay whether you buy medications or not. It is a fixed amount that can be deducted from your Social Security benefit or you can choose to get a bill in the mail if that's how you prefer to pay. Many but not all plans have an annual deductible. That is the amount of money you pay before you get the benefit of the insurance. And then there is the co-payment amount or your cost for the medication that you are responsible to pay, which is typically around 25% of the full cost of the medication.

There are varying monthly premiums and co-payments for each medication and a formulary which is a listing of which drugs are covered by the plan that year.

Since your medications may change each year, your financial situation may vary from year to year, the plan's covered medications (formulary) may change each year it is important to compare plans EACH YEAR. Alaska's Medicare Information Office helps you do this as well as many people in agencies that help seniors and people with disabilities.

Thousands of Alaskans qualify for "Extra Help" year and many others qualify for Medicaid. If you qualify for either "Extra Help" or Medicaid then you can switch plans any time of the year as well as during the October 15 through Dec 7 annual enrollment period. In order to have no monthly premium cost people on "Extra Help" or Medicaid will need to enroll in one of the plans with "YES" in the third column on the chart that follows. Before selecting one of the "YES" plans, be sure your plan covers your medications and works with your pharmacy. We are here to assist you in doing that if you would like assistance.

Not every Alaskan on Medicare needs to have prescription insurance through Medicare. If you have AlaskaCare, federal retiree health insurance or other retiree health coverage that includes creditable prescription drug coverage or utilize the V.A. exclusively, you may not need Medicare Part D prescription drug coverage.

If you think you need assistance with prescription coverage, please get your red, white and blue Medicare card out, a list of your prescription medications and call us at **800-478-6065** or **(907) 269-3680**.

Thank you for your questions, concerns and referrals to us from all over Alaska.

— Judith Bendersky, MPH, gerontologist,
Alaska's Medicare Information Office program manager, **1-907-269-3669**

— Jeanné Larson, Medicare counselor and trainer, **1-907-269-3649**

Alaska MEDICARE Part D Options – 2015

| PLAN Name & Contract ID | Company Name & Phone Number | Extra Help or Medicaid | Monthly Premium | Annual Deductible |
|---|--|------------------------|-----------------|-------------------|
| AARP MedicareRx Preferred (S5820-033) | UnitedHealthcare 1-888-867-5564 | | \$48.60 | \$0.00 |
| AARP MedicareRx Saver Plus (S5921-377) | UnitedHealthcare 1-888-867-5564 | YES | \$29.00 | \$320.00 |
| Aetna Medicare Rx Premier (S5810-204) | Aetna Medicare 1-800-832-2640 | | \$135.20 | \$0.00 |
| Aetna Medicare Rx Saver (S5810-068) | Aetna Medicare 1-800-832-2640 | YES | \$28.00 | \$320.00 |
| Cigna-HealthSpring Rx Secure (S5617-227) | Cigna-HealthSpring Rx 1-800-735-1459 | YES | \$28.60 | \$320.00 |
| Cigna-HealthSpring Rx Secure-Max (S5617-245) | Cigna-HealthSpring Rx 1-800-735-1459 | | \$127.10 | \$0.00 |
| Cigna-HealthSpring Rx Secure-Xtra (S5617-279) | Cigna-HealthSpring Rx 1-800-735-1459 | | \$28.10 | \$0.00 |
| EnvisionRxPlus Silver (S7694-034) | EnvisionRx Plus 1-866-250-2005 | YES | \$31.80 | \$320.00 |
| Express Scripts Medicare - Choice (S5660-204) | Express Scripts Medicare 1-866-477-5704 | | \$81.20 | \$50.00 |
| Express Scripts Medicare - Value (S5660-136) | Express Scripts Medicare 1-866-477-5704 | | \$55.90 | \$320.00 |
| First Health Part D Premier Plus (S5768-196) | First Health Part D 1-877-815-8163 | | \$93.70 | \$0.00 |
| First Health Part D Value Plus (S5768-197) | First Health Part D 1-877-815-8163 | | \$43.10 | \$230.00 |
| Humana Enhanced (S5884-094) | Humana Insurance Company 1-800-706-0872 | | \$65.80 | \$0.00 |
| Humana Preferred Rx Plan (S5884-116) | Humana Insurance Company 1-800-706-0872 | YES | \$29.00 | \$320.00 |
| Humana Walmart Rx Plan (S5884-180) | Humana Insurance Company 1-800-706-087 | | \$15.60 | \$320.00 |
| SilverScript Choice (S5601-068) | SilverScript 1-866-235-5660 | | \$45.90 | \$320.00 |
| Symphonix Premier Rx (S0522-077) | Symphonix Health 1-855-355-2280 | | \$96.10 | \$0.00 |
| Symphonix Value Rx (S0522-047) | Symphonix Health 1-855-355-2280 | YES | \$34.00 | \$320.00 |
| Transamerica MedicareRx Choice (S9579-066) | Stonebridge Life Insurance Company 1-800-235-9922 | | \$46.50 | \$0.00 |
| Transamerica MedicareRx Classic (S9579-033) | Stonebridge Life Insurance Company 1-800-235-9922 | | \$37.80 | \$320.00 |
| United American - Select (S5755-039) | United American Insurance Company 1-866-524-4169 | | \$35.50 | \$320.00 |
| WellCare Classic (5956-171) | WellCare 1-888-293-5151 | | \$41.30 | \$320.00 |
| WellCare Extra (S5967-205) | WellCare 1-888-293-5151 | | \$57.40 | \$0.00 |

Medicare can be very confusing. We are here to assist you with all your Medicare questions. If you call us, please have your red, white and blue Medicare card handy and a list of your prescriptions. **Call 1-800-478-6065 or (907) 269-3680.**