

Stand-alone drug plans

What's in this chart:

MONTHLY PREMIUM: What you pay for coverage. This is in addition to your \$96.40 a month Part B premium.

DEDUCTIBLE: What you pay each year before drug coverage kicks in.

ESTIMATED COST, LOW USAGE: Medicare's estimate of total out-of-pocket costs for a Pinellas County resident age 65 to 69 in very good health.

ESTIMATED COST, HIGH USAGE: Medicare's estimate of total out-of-pocket costs for a Pinellas County resident age 80 to 84 in fair health.

GENERIC DRUGS IN GAP? Whether the plan covers generic drugs after you and the plan have paid \$2,510 for drugs. No gap coverage means you pay 100 percent of the costs.

DRUG COPAYMENTS: What you pay for drugs out-of-pocket after coverage kicks in, but before the coverage gap begins.

| Company | Plan | | Monthly premium | | | | Deductible | Est. cost, low usage | Est. cost, high usage | Generics in gap? | Drug copayments |
|---|---|---------|-----------------|------------|----------------------|-----------------------|--|----------------------|-----------------------|------------------|-----------------|
| | | | Monthly premium | Deductible | Est. cost, low usage | Est. cost, high usage | | | | | |
| Aetna Medicare 1-800-213-4599 www.aetnamedicare.com | Aetna Medicare Rx Essentials | \$38.90 | \$275 | \$1,050 | \$1,800 | No | \$4 generic, \$39 preferred brand, \$80 non-preferred brand, 25% specialty | | | | |
| | Aetna Medicare Rx Plus | \$42.90 | \$0 | \$1,000 | \$1,700 | No | \$4 generic, \$35 preferred brand, \$65 non-preferred brand, 33% specialty | | | | |
| | Aetna Medicare Rx Premier | \$86.10 | \$0 | \$1,500 | \$2,100 | Yes | \$4 generic, \$40 preferred brand, \$70 non-preferred brand, 33% specialty | | | | |
| Blue Cross and Blue Shield 1-800-876-2227 www.bcbsfl.com | BlueMedicare Rx-Option 3 | \$25.80 | \$200 | \$1,000 | \$2,000 | No | \$0 generic, \$40 preferred brand, \$80 non-preferred brand, 25% specialty | | | | |
| | BlueMedicare Rx-Option 1 | \$45.50 | \$0 | \$1,000 | \$1,650 | No | \$0 generic, \$30 preferred brand, \$65 non-preferred brand, 25% specialty | | | | |
| | BlueMedicare Rx-Option 2 | \$78.50 | \$0 | \$1,350 | \$1,900 | Yes | \$0 generic, \$30 preferred brand, \$65 non-preferred brand, 25% specialty | | | | |
| Bravo Health 1-800-723-9209 www.mybravohealth.com | BravoRx | \$20.30 | \$275 | \$950 | \$2,000 | No | 25% coinsurance | | | | |
| CIGNA Medicare Rx 1-800-735-1459 www.cignamedicare.com | CIGNA Medicare Rx, Plan One | \$30.50 | \$275 | \$1,050 | \$2,050 | No | \$2 generic, \$25 preferred brand, \$67 non-preferred brand, 25% specialty | | | | |
| | CIGNA Medicare Rx, Plan Two | \$34.50 | \$0 | \$900 | \$1,600 | No | \$6 generic, \$33 preferred brand, \$64 non-preferred brand, 33% specialty | | | | |
| | CIGNA Medicare Rx, Plan Three | \$56.50 | \$0 | \$1,200 | \$1,850 | Some | \$6 generic, \$35 preferred brand, \$60 non-preferred brand, 33% specialty | | | | |
| CITRUS HEALTH CARE 1-877-624-8787 www.citrushc.com | Citrus Part D | \$25.30 | \$100 | \$1,000 | \$2,000 | no | \$5 generic, \$20 plus brand, \$40 preferred brand, \$60 non-preferred brand, 25% specialty | | | | |
| | Citrus Part D Plus | \$49.40 | \$0 | \$1,250 | \$2,200 | Yes* | \$5 generic, \$15 plus brand, \$30 preferred brand, \$60 non-preferred brand, 25% specialty | | | | |
| Coventry AdvantraRx 1-800-882-3822 www.advantrarx.net | AdvantraRx Value | \$21.20 | \$0 | \$900 | \$1,950 | No | \$8 generic, \$24 preferred brand, \$55 non-preferred brand, 33% specialty | | | | |
| | AdvantraRx Premier | \$35.20 | \$0 | \$1,050 | \$2,000 | No | \$5 generic, \$25 preferred brand, \$60 non-preferred brand, 33% specialty | | | | |
| | AdvantraRx Premier Plus | \$48.70 | \$0 | \$1,150 | \$2,050 | Some | \$2 generic, \$22 preferred brand, \$70 non-preferred brand, 33% specialty | | | | |
| EnvisionRx Plus 1-866-250-2005 www.envisionrxplus.com | EnvisionRxPlus Standard | \$63.00 | \$275 | \$1,450 | \$2,450 | No | 25% coinsurance | | | | |
| | EnvisionRxPlus Gold | \$97.50 | \$0 | \$1,750 | \$2,600 | Some | \$0 generic, \$40 non-preferred generic, \$30 preferred brand, \$45 non-preferred brand, 25% specialty | | | | |
| First Health Part D 1-800-588-3322 www.firsthealthpremier.net | First Health Part D-Secure | \$14.80 | \$175 | \$900 | \$1,900 | No | \$4 generic, \$20 preferred brand, \$48 non-preferred brand, 30% specialty | | | | |
| | First Health Part D-Premier | \$19.90 | \$0 | \$900 | \$1,900 | No | \$7 generic, \$33 preferred brand, \$70 non-preferred brand, 33% specialty | | | | |
| | First Health Part D-Select | \$42.90 | \$0 | \$1,100 | \$1,950 | Yes | \$5 generic, \$21 preferred brand, \$55 non-preferred brand, 33% specialty | | | | |
| Fox Insurance Company 1-888-369-7979 www.foxrxcare.com | Fox Value Plan | \$22.50 | \$275 | \$1,000 | \$2,100 | No | \$0 generic, preferred brand - \$34.35 or 25%, whichever is greater | | | | |
| | Fox Grand Plan | \$30.00 | \$275 | \$1,050 | \$2,050 | Some | \$0 generic, \$28 preferred brand, \$65 non-preferred brand, 25% specialty | | | | |
| Health Net 1-800-903-0944 www.healthnet.com | Health Net Orange Option 1 | \$12.10 | \$275 | \$700 | \$1,400 | No | \$1 generic, \$42 preferred brand, 25% specialty | | | | |
| | Health Net Orange Option 2 | \$24.10 | \$0 | \$750 | \$1,400 | No | \$5 generic, \$31 preferred brand, \$75 non-preferred brand, 33% specialty | | | | |
| HealthSpring Prescription Drug Plan 1-800-331-6293 (option 1) www.healthspring.com | HealthSpring Prescription Drug Plan | \$20.70 | \$275 | \$1,000 | \$2,050 | No | 25% coinsurance | | | | |
| Humana Insurance Company 1-866-205-0000 www.humana-medicare.com | Humana PDP Standard | \$22.00 | \$275 | \$750 | \$1,350 | No | 25% | | | | |
| | Humana PDP Enhanced | \$23.30 | \$0 | \$700 | \$1,300 | No | \$4 generic, \$25 preferred brand, \$54 non-preferred brand, 25% specialty | | | | |
| | Humana PDP Complete | \$91.10 | \$0 | \$1,500 | \$2,000 | Yes | \$4 generic, \$25 preferred brand, \$54 non-preferred brand, 25% specialty | | | | |
| Medco Medicare Prescription Plan 1-800-758-4531 www.medcomedicare.com | Medco Medicare Prescription Plan - Value | \$25.20 | \$275 | \$1,050 | \$2,050 | No | 23% generic, 23% preferred brand, 58% non-preferred brand, 25% specialty | | | | |
| | Medco Medicare Prescription Plan - Choice | \$37.20 | \$0 | \$1,100 | \$2,100 | No | \$6 generic, \$35 preferred brand, 75% non-preferred brand, 33% specialty | | | | |
| | Medco Medicare Prescription Plan - Access | \$66.70 | \$0 | \$1,400 | \$2,350 | Yes | \$6 generic, \$35 preferred brand, 75% non-preferred brand, 33% specialty | | | | |

What's not in this chart:

EXTRA PERKS: Some plans cover drugs that are not routinely covered by other plans, such as anti-anxiety drugs and drugs for erectile dysfunction. Some cover vitamins or have special arrangements with certain retail outlets that can reduce the standard drug copayment. These perks can reduce your costs a great deal, which is why it is important to use Medicare's Web site if at all pos-

sible to find a plan specifically tailored to you.

MAIL-ORDER DRUGS: Copayments can drop significantly for 90-day mail-order supplies.

CATASTROPHIC COVERAGE: After your out-of-pocket drug costs hit \$4,050, coverage resumes with minimal copayments.

PLAN FORMULARIES: Some plans may carry your drugs as preferred brands and others as non-preferred brands. Or some companies may require prior approval or dosage limitations on certain drugs. You can find these details on www.medicare.gov.

Monthly premium
Deductible
Est. cost, low usage
Est. cost, high usage
Generics in gap?

| Company | Plan | Monthly premium | Deductible | Est. cost, low usage | Est. cost, high usage | Generics in gap? | Drug copayments |
|--|--|-----------------|------------|----------------------|-----------------------|------------------|---|
| Pennsylvania Life Insurance Company 1-866-684-5353 www.communityccrx.com | Community CCRx Basic | \$17.70 | \$275 | \$900 | \$1,900 | No | \$0 generic, 25% preferred brand, 60% non-preferred brand |
| | Community CCRx Choice | \$36.90 | \$0 | \$1,050 | \$2,000 | No | \$0 generic, \$20 preferred brand, \$45 non-preferred brand, 25% specialty |
| | Community CCRx Gold | \$41.90 | \$0 | \$1,100 | \$2,000 | Yes | \$5 generic, \$25 preferred brand, \$60 non-preferred brand, 25% specialty |
| Pennsylvania Life Insurance Company 1-877-283-0650 www.rxpathway.com | Prescription Pathway Bronze Plan | \$16.90 | \$275 | \$900 | \$1,900 | No | 25% coinsurance |
| | Prescription Pathway Gold Plan | \$29.20 | \$0 | \$1,000 | \$2,000 | No | \$6 generic, \$44 brand, 33% specialty |
| | Prescription Pathway Platinum Plan | \$56.80 | \$0 | \$1,300 | \$2,250 | Yes | \$6 generic, \$44 brand, 33% specialty |
| QUALITY HEALTH PLANS 1-866-747-2700 www.qualityhealthplans.com | Quality Rx | \$20.10 | \$275 | \$900 | \$1,950 | No | \$0 preferred generic, \$25 non-preferred generic + preferred brand, \$50-\$65 non-preferred brand, 25% specialty |
| | Quality Rx Plus | \$36.70 | \$0 | \$1,000 | \$1,900 | Some | \$0 preferred generic, \$20 non-preferred generic + preferred brand, \$50-\$75 non-preferred brand, 33% specialty |
| RxAmerica 1-800-429-6686 www.rxamerica.com | Advantage Star Plan by RxAmerica | \$16.30 | \$275 | \$850 | \$1,800 | No | \$5 generic, 25% preferred brand, 35% non-preferred brand, 25% specialty |
| | Advantage Freedom Plan by RxAmerica | \$22.70 | \$0 | \$850 | \$1,750 | No | \$5 generic, 35% preferred brand, 45% non-preferred brand, 25% specialty |
| | Advantage Allegiance Plan by RxAmerica | \$34.70 | \$0 | \$1,000 | \$1,900 | Some | \$5 generic, 35% preferred brand, 45% non-preferred brand, 25% specialty |
| SilverScript Insurance Company 1-866-552-6106 www.silverscript.com | SilverScript | \$26.20 | \$275 | \$850 | \$1,550 | No | \$7 generic, \$22 preferred brand, \$94 non-preferred brand, 25% specialty |
| | SilverScript Plus | \$37.50 | \$0 | \$850 | \$1,450 | Yes | \$9 generic, \$4 value generic, \$26 preferred brand, \$85 non-preferred brand, 33% specialty |
| | SilverScript Complete | \$45.10 | \$0 | \$950 | \$1,550 | Yes | \$7 generic, \$2 value generic, \$30 preferred brand, \$90 non-preferred brand, 33% specialty |
| Sterling Life Insurance Company 1-888-858-8567 www.sterlingplans.com | Sterling Rx | \$31.50 | \$275 | \$900 | \$1,600 | No | \$5 generic, \$30 preferred brand, 40% non-preferred brand, 25% specialty |
| | Sterling Rx Plus | \$79.60 | \$100 | \$1,250 | \$1,700 | Yes | \$0 generic, \$25 preferred brand, 25% non-preferred brand, 25% specialty |
| UniCare 1-866-892-5334 www.medicarexrewards.com | MedicareRx Rewards Standard | \$16.40 | \$275 | \$850 | \$1,600 | No | 25% coinsurance |
| | MedicareRx Rewards Value | \$20.40 | \$0 | \$800 | \$1,550 | No | \$9 generic, \$40.50 preferred brand, \$80 non-preferred brand, 33% specialty |
| United American Insurance Company 1-866-299-3406 www.uamedicarepartd.com | UA Medicare Part D Silver Plan | \$44.40 | \$60 | \$1,200 | \$2,250 | No | \$4 generic, \$40 preferred brand, \$80 non-preferred brand, 25% specialty |
| | UA Medicare Part D Prescription Drug Cov | \$47.10 | \$0 | \$1,250 | \$2,250 | No | \$9 generic, \$39 preferred brand, \$78 non-preferred brand, 33% specialty |
| UnitedHealthcare 1-888-867-5564 www.AARPMedicareRx.com | AARP MedicareRx Saver | \$21.70 | \$275 | \$950 | \$2,000 | No | \$5 generic, \$20 preferred brand, \$49.35 non-preferred brand, 25% specialty |
| | AARP MedicareRx Preferred | \$27.00 | \$0 | \$800 | \$1,500 | No | \$7 generic, \$30 preferred brand, \$72.45 non-preferred brand, 33% specialty |
| | AARP MedicareRx Enhanced | \$61.00 | \$0 | \$1,200 | \$1,750 | Yes | \$7 generic, \$30 preferred brand, \$72.45 non-preferred brand, 33% specialty |
| UnitedHealthcare 1-888-867-5561 www.unitedhealthrx.com | UnitedHealth Rx Value | \$22.90 | \$275 | \$1,000 | \$2,100 | no | \$6 generic, \$27.75 preferred brand, 25% non-preferred brand, 25% specialty |
| | UnitedHealth Rx Basic | \$37.50 | \$0 | \$1,100 | \$2,100 | no | \$7 generic, \$28 preferred brand, \$64 non-preferred brand, 33% specialty |
| WellCare 1-888-547-5252 www.wellcarepdp.com | WellCare Classic | \$19.40 | \$250 | \$950 | \$2,000 | no | \$0 generic, \$35-\$90 brand, 26% specialty |
| | WellCare Signature | \$23.30 | \$0 | \$950 | \$2,050 | no | \$0 generic, \$45-\$105 brand, 33% specialty |

* Citrus Health Care also covers some brand-name drugs in gap.

Sources: Centers for Medicare and Medicaid Services and companies