

Outpatient Prescription Drugs		
	Retail Pharmacy (in network) (up to a 30-day supply)	Long-term care (LTC) cost-sharing (up to a 31-day supply)
Initial Coverage Stage (After you pay your \$405 deductible)		
Cost sharing (All formulary Drugs)	25%	25%
Cost-Sharing may change depending on the pharmacy you choose and when you enter another stage of the Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the stages of the benefit, please call us or access our <i>Evidence of Coverage</i> online.		

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the *Pharmacy Directory* and complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at www.lifeworksadvantage.com.

There are four phases to prescription drug coverage under Part D.

- **Deductible Stage:** During this stage, you pay the full cost of your drugs. You stay in this stage until you have paid \$405 for your drugs (\$405 is the amount of your deductible).
- **Initial Coverage Stage:** During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost. You stay in this stage until your year-to-date “total drug costs” (your payments plus any Part D plan’s payments) total \$3,750.
- **Gap Coverage Stage:** During this stage, you pay 35% of the price for brand name drugs plus a portion of the dispensing fee) and 44% of the price for generic drugs. You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$5,000.
- **Catastrophic Coverage Stage:** During this stage, the plan will pay most of the cost for your drugs. You pay the greater of:
 - --either-- coinsurance of 5% of the cost of the drug,
 - --or-- \$3.35 for a generic drug or a drug that is treated like a generic and \$8.35 for all other drugs.