

What do I need to know about prescription drug coverage?

Considering prescription drug coverage? Here's what you should know.

What does Medicare Part D cover?

Part D helps pay for many approved prescribed medicines.

How do I get Part D?

You can enroll in a stand-alone Part D plan in addition to Original Medicare (Parts A and B). Or you can enroll in a Medicare Advantage (Part C) plan with prescription drug coverage.

Can I switch Part D plans?

Generally, you can only change your plan during annual enrollment (Oct. 15 – Dec. 7). There are also Special Election Periods (SEP) that you may be eligible for that allow you to change plans.

What drugs are covered by Part D?

Check the plan's formulary, which lists the drugs covered, the tier each drug is in and any other requirements.

What happens if my medication isn't covered?

Your doctor can request a "formulary exception." Your plan will decide whether they'll cover the medicine. Formulary exceptions are covered under Tier 4.

How much will my medicines cost?

Cost varies depending on:

- Your plan
- Your pharmacy network status
- Whether the drug is listed on the plan's formulary (drug list)
- Your medicine's tier
- Whether you qualify for Extra Help

How to read a formulary (drug list)

Your formulary will include a table similar to the one below. It's the key to helping you understand drug coverage details.



The **drug(s)** covered by your plan



The "**tier**" level or pricing category — drugs in different tiers may have different costs



Any **special rules** for a drug that you'll need to follow, like prior authorization, quantity **limit** or step therapy



Drug name	Drug tier	Requirements/limits
<i>sample_drug</i>	1	MO
SAMPLE_DRUG	4	QL (30 EA per 30 days) MO



You'll notice drug names are either in **italics** or **CAPITAL** letters. These mean:

Italics — generic drugs that generally have lower copays and costs

CAPITALS — brand-name drugs that generally have higher copays and costs



Phrases to know:

MO = mail order
QL = quantity limit
EA = each

There are two ways to find drugs in the formulary:

1. Search by **category**. For example, omeprazole is listed under "Gastrointestinal agents."
2. Search by name in the **index**. The drugs in this section are listed alphabetically.

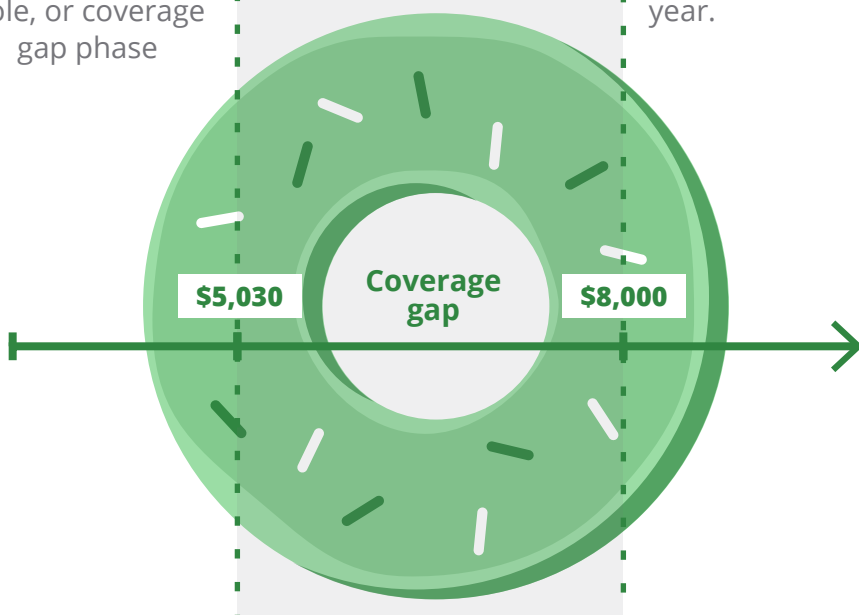
What is the “donut hole”?

The donut hole is a phase of Part D plans. When you reach it, your cost share may change. **Here's how it works:**

Once you meet your deductible (if applicable), and your drug plan spend amount reaches \$5,030, you enter the donut hole, or coverage gap phase

While in the coverage gap, you pay no more than 25% of the total cost for your prescription drugs

You pay a percentage until your total costs reach \$8,000. After you reach this limit, you'll pay a \$0 copay for the rest of the year.



*All dollar amounts reflect 2024 Medicare policies.

Are there special rules to consider?

Your plan may require you to follow certain rules. For example:

- **Step therapy:** You try a lower-priced drug first before taking a more expensive version.
- **Prior authorization:** Your doctor gets approval before the plan pays for a drug.
- **Quantity limits:** Your insurer limits how many doses and/or refills it will cover.

Your formulary guide will tell you which drugs require step therapy, prior authorization and quantity limits. If your medicine falls into any of these categories, you may need to take action before the plan will cover the drug. Check with your doctor about your options.

How can I maximize my prescription drug benefits?

- Use in-network pharmacies.
- Order 90- or 100-day supplies.
- Choose mail order.

Learn more at
AllinaHealthAetnaMedicare.com



The formulary and/or pharmacy network may change at any time. You will receive notice when necessary. Plan features and availability may vary by service area.

For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 7 to 14 days. You can call 1-833-620-8809 (TTY: 711), 7 days a week 8 AM to 8 PM if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign-up for automated mail-order delivery.

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