

# 2013 PLAN HIGHLIGHTS

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Plan Feature	AARP MedicareRx Saver Plus (PDP)		AARP MedicareRx Preferred (PDP)		AARP MedicareRx Enhanced (PDP)	
<b>ANNUAL DEDUCTIBLE</b>	\$325		\$0		\$0	
<b>MONTHLY PREMIUM</b>	\$15.00		\$35.10		\$86.60	
<b>COVERAGE IN THE GAP</b>	You pay 79% of the total cost for generic drugs and 47.5% of the total cost for brand name drugs during the coverage gap.		You pay 79% of the total cost for generic drugs and 47.5% of the total cost for brand name drugs during the coverage gap.		You pay 79% of the total cost for generic drugs and 47.5% of the total cost for brand name drugs during the coverage gap, <b>plus</b> additional coverage for Tier 1 and Tier 2 drugs and select brand name drugs in Tiers 3–5.	
<b>PHARMACY</b>	Preferred	Other Network	Preferred	Other Network	Preferred	Other Network
<b>TIER 1:</b> Lowest copay	\$1.00	\$4.00	\$3.00	\$6.00	\$2.00	\$4.00
<b>TIER 2:</b> Low copay	\$2.00	\$5.00	\$5.00	\$10.00	\$5.00	\$7.00
<b>TIER 3:</b> Medium copay	\$25.00	\$35.00	\$40.00	\$44.00	\$40.00	\$45.00
<b>TIER 4:</b> Highest copay	\$45.00	\$70.00	\$85.00	\$95.00	\$76.00	\$95.00
<b>TIER 5:</b> Coinsurance	25%	25%	33%	33%	33%	33%
<b>FORMULARY</b> (drug list)	Includes most generic drugs covered by Medicare Part D and many commonly used brand name drugs.		Includes nearly all generic drugs covered by Medicare Part D and most commonly used brand name drugs.		Includes more than 95% of the drugs covered by Medicare Part D.	

## The four drug payment stages of Medicare Part D.

- 1 Annual Deductible – starts January 1.**  
 You pay \$325 before initial coverage begins. Not all plans have a deductible.
- 2 Initial Coverage Stage – up to \$2,970.**  
 During this stage, you pay a copay or coinsurance for each prescription you fill. The plan pays the rest of the cost until you reach \$2,970 in total drug costs.
- 3 Coverage Gap Stage – up to \$4,750.**  
 The coverage gap, or “donut hole,” kicks in when you and your plan have paid \$2,970 in total drug costs. Once you reach \$4,750 in total out-of-pocket drug costs, you enter the catastrophic coverage stage.
- 4 Catastrophic Coverage Stage – through end of year.**  
 During this stage, you pay only a small copay or coinsurance for each prescription you fill. The plan pays the rest of the cost until the end of the calendar year.

## New for 2013 – PREFERRED PHARMACY NETWORK

UnitedHealthcare® has worked with many retail pharmacies to help lower your drug costs. You may save money on your copays for your AARP® MedicareRx plan, insured through UnitedHealthcare, when you fill your covered prescriptions at one of the preferred pharmacies. When you fill your prescription at a preferred pharmacy, you can get a 30-day supply of Tier 1 drugs for as low as \$1.\*

The pharmacies at these retail locations are included in the Preferred Pharmacy Network.



There are over 65,000 pharmacies to choose from in the plan's network. The pharmacies listed above are a sample of pharmacies participating in the Preferred Pharmacy Network.

### One call does it all.

For more information or to find a network pharmacy near you, contact your sales agent or call UnitedHealthcare at **1-866-803-8572**, TTY **711**, 8 a.m. – 8 p.m. local time, 7 days a week. Or visit us at [www.AARPMedicareRx.com/BR](http://www.AARPMedicareRx.com/BR).

A UnitedHealthcare® Medicare Solution

\*Not all plans available in all areas.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Formulary, pharmacy network, premium and/or co-payments/co-insurance may change on January 1 of each year. Plan is insured or covered by UnitedHealthcare Insurance Company or one of its affiliates, a Medicare-approved Part D sponsor. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals. AARP does not employ or endorse agents, producers or brokers. You must continue to pay your Medicare Part B premium.

Member may use any pharmacy in the network but may not receive Preferred Pharmacy pricing. Pharmacies in the Preferred Pharmacy Network may not be available in all areas. Copays apply after deductible. Other pharmacies are available in our network.