

# Prescription Drug Program

## Plan Rates

Co-payment	Buy-Up Plan 03768	Core Plan 03559	CHDP 05360
<b>Deductibles</b>			
Individual	\$100	\$100	\$100
Family	\$200	\$200	\$200
<b>Prescription Co-Payments</b>			
<b>Generic</b>			
Retail	\$10	\$15	\$15
Mail order	\$20	\$30	\$30
<b>Preferred Brands</b>			
Retail	\$45	\$55	\$60
Mail order	\$90	\$110	\$120
<b>Non-Preferred Brand</b>			
Retail	\$60	\$75	\$85
Mail order	\$120	\$150	\$170

## When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Monroe County School District Healthcare Plan coverage will be affected. For those individuals who elect Part D coverage under the entity's plan, that coverage will end for the individual and all covered dependents, etc. See pages 7- 9 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription drug plan

provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D. If you do decide to join a Medicare drug plan and drop your current District Healthcare Plan coverage, be aware that you and your dependents will not be able to get this coverage back.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Monroe County School District's Healthcare Plan and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1 percent of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may