2016 Asuris Northwest Health Medicare Prescription Drug Plans (PDP)

Decision Guide for Oregon and Washington >





STEP-BY-STEP





READ.

This booklet provides the tools you need to make an informed decision in choosing an Asuris Medicare Prescription Drug Plan.



SEARCH.

Check our formulary for your prescription drugs, locate a network pharmacy near you or learn more about our Prescription Drug Plans at asuris.com/medicare.



CALL.

If you would like help along the way, call us toll-free at **1-844-278-7472** (TTY: 711). Our Medicare plan advisors are happy to answer your questions, find a pharmacy or look up your medication for you.



ENROLL.

Call us or visit our website and follow the instructions for applying online. Or complete and sign the enclosed application and return in the postage-paid return envelope.

Be sure you:

- Verify your Medicare card information is listed correctly on the application (or attach a copy of your card).
- Sign your application.
- Lost or damaged return envelope? Mail your application to: P.O. Box 1827, B32M, Medford, OR 97501. Please make sure you have sufficient postage. Applications can also be faxed to 1-888-335-2988.
- Do not send any payment with your application.

CHOOSING A PLAN

that's right for you

Asuris Northwest Health offers Medicare Part D prescription drug plan choices to meet your needs and fit your budget. We're here to help you decide which plan is right for you.

Asuris Medicare Prescription Drug Plans are designed with the benefits you need to be healthy and give you peace of mind. Our plans include a \$0 deductible option and feature low copays on many prescriptions.

As an Asuris Medicare Prescription Drug Plan member, you'll find it easy to access your prescription drug benefits when you use one of the over 63,000 pharmacies in our network.

Asuris Prescription Drug Plans provide the right coverage for you



Simple, easy-to-understand drug benefit plans.



Formulary that covers all classifications of Medicareapproved prescription drugs.



Access to over 63,000 pharmacies nationwide, including most large chain pharmacies.



\$0 Select Care drug copay.



Gap coverage for Select Care and preferred generic drugs on the Asuris Medicare Script Enhanced Plan.



Save time and money when you order a three-month supply of your maintenance medication.

COMPARE BENEFITS

With Asuris Medicare Prescription Drug Plans, you have coverage for all classifications of Medicare Part D-covered prescription medications. The **Asuris Medicare Script Basic** plan is a great value if you don't tend to take prescription medications or are taking common maintenance medications. If you are looking for a plan with no deductible, low cost-sharing amounts and coverage for generic drugs in the Coverage Gap, then **Asuris Medicare Script Enhanced** is for you!

Prescription Drug Coverage	Asuris Medicare Script ENHANCED	Asuris Medicare Script BASIC
Monthly premium	\$154.20	\$94.50
Annual Rx deductible	\$0	\$300
Stage 1: Initial Coverage Stage		
1-Month supply (in-network retail pharmacy)		
Tier 1: Preferred generics	\$5	\$10
Tier 2: Generics	\$12	\$15
Tier 3: Preferred brands	\$47	\$47
Tier 4: Non-preferred brands	\$100	\$100
Tier 5: Specialty drugs	33%	26%
Tier 6: Select Care drugs (deductible does not apply)	\$0	\$0
3-Month supply (in-network retail or mail-order pharmacy)		
Tier 1: Preferred generics	\$10	\$20
Tier 2: Generics	\$24	\$30
Tier 3: Preferred brands	\$117.50	\$117.50
Tier 4: Non-preferred brands	\$250	\$250
Tier 5: Specialty drugs	Not applicable; limited to a 30-day supply	
Tier 6: Select Care drugs (deductible does not apply)	\$0	\$0
Stage 2: Coverage Gap Stage (after prescription costs reach \$3,310)		
Tier 1: Preferred generics	\$5	You pay 58%
Tier 6: Select Care drugs	\$0	You pay 58%
All other generic drugs	You pay 58%	
All other brand drugs	You pay 45%	
Stage 3: Catastrophic Coverage Stage (after you have paid \$4,850 out-of-pocket)		
Generic drugs	You pay the greater of \$2.95 or 5%	
Brand drugs	You pay the greater of \$7.40 or 5%	

PRESCRIPTION DRUGS

focused on savings and effectiveness

How your drug coverage works

Stage 1: Initial Coverage **Stage 2: Coverage Gap** Stage 3: Catastrophic Coverage You pay Plan pays You pay Plan pays You pay Plan pays a little most some some a little most After you pay your annual After your total drug costs After your total out-of-pocket drug costs reach \$4,850, deductible (if applicable), you reach \$3,310, you pay 58% of the cost of generic prescription you pay the greater of 5% pay a copay or coinsurance for drugs and 45% of the cost of coinsurance or \$2.95 copay for each prescription you fill. generic drugs, and the greater most brand-name prescription Your plan pays the rest until the drugs until your total out-ofof 5% coinsurance or \$7.40 total that you and the plan pay pocket prescription drug costs copay for brand-name drugs. reaches \$3,310. reach \$4,850 (except for drugs Your plan pays the rest of on Tiers 1 and 6 on the Asuris the cost of your prescription Medicare Script Enhanced plan). drugs for the rest of the Total out-of-pocket costs are the calendar year (through amounts paid by you in the first December 31, 2016). stage plus any applicable drug manufacturer discounts applied in the Coverage Gap stage.

How we cover medications

We organize covered prescription medications into six tiers, and a copay or coinsurance is assigned to each tier. What you pay depends on which tier your medication falls into.

The formulary

Our list of covered brand-name and generic prescription medications is selected and regularly reviewed by a committee of doctors and pharmacists. Formulary medications are chosen for effectiveness, value and safety—not just price.

Save with generics

Generics typically cost a lot less than brandname medications—and work just as well. So ask your doctor if a generic version of your medication is right for you.

Prior authorization

Some brand-name medications require prior authorization. Generics typically don't require prior authorization, so switching to a generic can eliminate the need for review. If you need to obtain prior authorization, your doctor or pharmacist can call or fax in the request.

Visit asuris.com/medicare to:

- Find a network pharmacy near you
- Learn about your medication choices
- See if your medication needs prior authorization or has limitations or restrictions.

PLAN HIGHLIGHTS

Access your pharmacy benefits with one member ID card and virtually no paperwork.

It's easy to access your prescription drug benefits when you use one of our network pharmacies. Just show your member ID card, and the pharmacy will take care of the claim for you. There's virtually no paperwork—you just pay any cost-sharing amount.

We have you covered at home and across the country.

Our pharmacy network consists of more than 63,000 participating pharmacies nationwide. With so many participating pharmacies, including most national chains, there's probably one in your neighborhood! You have prescription drug coverage even if you go to an out-of-network pharmacy, although you may have to pay any excess charges over what your plan allows. Part D prescription drug coverage is not available outside the United States and its territories.

\$0 Select Care drug copay.

Tier 6—Select Care drugs—are medicines that provide the best value for the treatment or prevention of many conditions. These generic drugs have been shown to be clinically effective and low-cost. They are available with no copay and no deductible.

Save time and money on your maintenance medication prescriptions.

Take advantage of greater savings and convenience for your ongoing prescription needs when you order a three-month supply of your maintenance medications from a network retail or mail-order pharmacy. You pay only two times your monthly copay for a three-month supply of drugs on Tiers 1, 2 and 6; two and a half times your monthly copay for drugs on Tiers 3 and 4.

Need extra help with prescription drug costs?

To determine if you qualify for extra help from Medicare to pay for your prescription drug premiums and costs, call the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday (TTY users should call 1-800-325-0778); or your State Medicaid Office.

Privacy policy: View the annual notice of member rights regarding privacy practices and how we protect your information at **asuris.com/medicare**.

Mail-order pharmacy: You can get prescription drugs shipped to your home through our network mail-order delivery service. To refill your mail-order prescriptions, please contact us 14 days before you think the drugs you have on hand will run out to make sure your next order is shipped to you in time. Typically, you should expect to receive your prescription drugs within 14 days from the time that the mail-order pharmacy receives the order. If you do not receive your prescription drug(s) within this time, please contact us at **1-800-541-8981** (TTY: 711), from 8 a.m. to 8 p.m. Monday through Friday (from October 1 through February 14, our telephone hours are 8 a.m. to 8 p.m., seven days a week) or visit **asuris.com/medicare**.

Asuris Northwest Health is a Prescription Drug Plan with a Medicare contract. Enrollment in Asuris

Northwest Health depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. You must

continue to pay your Medicare Part B premium.

For more information, call one of our Medicare plan advisors, 8 a.m. to 5 p.m., Monday through Friday toll-free: 1-844-278-7472 (TTY: 711)

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