

# Prescription drug benefits.

Start with the Medicare Part D Formulary, the list of drugs our plans cover. It includes hundreds of generic and brand-name medications categorized into different “tiers,” identifying the specific costs associated with generic, brand, preferred and specialty drugs. Check the Formulary to confirm how your prescriptions are covered and what you will pay.

Part D coverage is divided into four payments stages. Depending on your medication spending, you might move from one stage to another during the year.

UVM Health Advantage <b>Select</b> (PPO)	UVM Health Advantage <b>Secure</b> (PPO)	UVM Health Advantage <b>Preferred</b> (PPO)
Deductible: <b>\$250</b> Tiers 3-5	Deductible: <b>\$150</b> Tiers 3-5	No deductible
<p><b>Initial Coverage:</b> After your deductible is met, you pay your cost share for covered prescription drugs. Your cost for a 30-day supply from a participating retail pharmacy is below. Or save money using the CVS Caremark Mail Service Pharmacy. A three-month supply of many prescriptions is available for only two co-pays. Refer to the Medicare Part D Formulary for details.</p>		
Tier 1 <b>\$0</b> no deductible	Tier 1 <b>\$0</b> no deductible	Tier 1 <b>\$0</b>
Tier 2 <b>\$10</b> no deductible	Tier 2 <b>\$10</b> no deductible	Tier 2 <b>\$10</b>
Tier 3 <b>\$47</b> after deductible	Tier 3 <b>\$42</b> after deductible	Tier 3 <b>\$40</b>
Tier 4 <b>\$100</b> after deductible	Tier 4 <b>\$100</b> after deductible	Tier 4 <b>\$100</b>
Tier 5 <b>28%</b> after deductible	Tier 5 <b>27%</b> after deductible	Tier 5 <b>27%</b>
<p><b>Coverage Gap:</b> If your total drug costs in 2023 reach \$4,660, your cost for prescription drugs changes. You pay:</p>		
<p><b>25%</b> for generic drugs and <b>25%</b> for contracted brands</p>	<p><b>25%</b> for generic drugs and <b>25%</b> for contracted brands</p>	<p><b>25%</b> for generic drugs and <b>25%</b> for contracted brands</p>
<p><b>Catastrophic Coverage:</b> If your true out-of-pocket costs reach \$7,400, your cost for prescriptions is reduced. You pay the greater of 5% or \$4.15 for generics and \$10.35 for brand-name drugs.</p>		

**Please note:** Drugs purchased outside the U.S. are not Medicare approved and are not covered.