

Comparison tool for decision making on Medicare Drug Plan

You will find below the 48 Stand-Alone Prescription Drug Plans that are offering prescription coverage within Maryland. The charts only include information available on the Medicare Web site as of Oct. 30, 2008. It is important to check for the most current information to research medications.

1. Compare the premium costs. If you have been eligible for the drug plans and not in a creditable plan, you will have to pay a one percent higher premium per month of delay.

2. Next, learn if you will need to pay the standard \$295 deductible or if the plan is offering a zero or reduced deductible. Please

note that in most cases, reduced or zero deductibles will cause premiums to be higher.

3. Explore if the drug plan is offering tiered co-payments for drugs by looking at the preferred pharmacy details which will give a general idea as to regular costs for generic, brand and specialty prescriptions.

4. Some plans will offer additional coverage during the gap for generic only or for all formulary drugs.

5. Discover how many of the top 100 drugs of 2007 are covered by the drug plan's formulary. Also you will need to check if the medication requires prior authorization (P), quantity limits (Q) or step therapy (S) prior to being filled.

	Plan Name and ID Numbers	Company Name	Coverage in the Gap ¹	Monthly Premium	\$0 Premium with Full Low Income Subsidy ²	Annual Deductible	Customer Service Phone Number
1	AARP MedicareRx Enhanced ◆	United Healthcare	Many Generics	\$74.30	No	\$0	1-888-867-5564 TTY 1-877-730-4192
2	AARP MedicareRx Preferred ◆ ✕	United Healthcare	No Gap Coverage	\$37.00	No	\$0	1-888-867-5564 TTY1-877-730-4192
3	AARP MedicareRx Saver ◆	United Healthcare	No Gap Coverage	\$27.00	Yes	\$295	1-800-745-0922 TTY1-877-730-4192
4	Advantage Freedom Plan by RxAmerica ◆	RxAmerica	No Gap Coverage	\$36.30	No	\$0	1-800-429-6686
5	Advantage Star Plan by RxAmerica ◆	RxAmerica	No Gap Coverage	\$31.80	No	\$295	1-800-429-6686
6	AdvantraRx Premier ◆ ✕	Coventry AdvantraRx	No Gap Coverage	\$41.50	No	\$0	1-800-882-3822 TTY 1-800-508-9548
7	AdvantraRx Premier Plus ◆ ✕	Coventry AdvantraRx	Many Generics	\$58.40	No	\$0	1-800-882-3822 TTY1-800-508-9548
8	AdvantraRx Value ◆ ✕	Coventry AdvantraRx	No Gap Coverage	\$24.50	No	\$0	1-800-882-3822 TTY1-800-508-9548
9	Aetna Medicare Rx Essentials ◆	Aetna Medicare	No Gap Coverage	\$31.80	No	\$205	1-800-455-1560 TTY 1-800-628-3323
10	Aetna Medicare Rx Plus ◆	Aetna Medicare	Some Generics	\$64.50	No	\$0	1-800-455-1560 TTY 1-800-628-3323
11	Aetna Medicare Rx	Aetna Medicare	Many Generics	\$111.80	No	\$0	1-800-455-1560 TTY 1-800-628-3323

◆ - National plan
✕ - SPDAP offers coverage in the gap.

	Premier ♦						
12	Blue Rx Enhanced ✕	Medi-CareFirst BC/BS	Many Generics	\$85.10	No	\$0	1-888-784-0790 TTY1-888-784-0868
13	Blue Rx Standard ✕	Medi-CareFirst BC/BS	No Gap Coverage	\$52.00	No	\$0	1-888-784-0790 TTY 1-888-784-0868
14	BravoRx ✕	Bravo Health	No Gap Coverage	\$33.10	No	\$295	1-800-723-9209 TTY 1-800-964-2561
15	CIGNA Medicare Rx Plan One ♦	CIGNA Medicare Rx	No Gap Coverage	\$31.60	No	\$295	1-800-735-1459 TTY1-800-322-1210
16	CIGNA Medicare Rx Plan Three ♦	CIGNA Medicare Rx	Some Generics	\$71.30	No	\$0	1-800-735-1459 TTY 1-800-322-1210
17	CIGNA Medicare Rx Plan Two ♦	CIGNA Medicare Rx	No Gap Coverage	\$40.70	No	\$0	1-800-735-1459 TTY 1-800-322-1210
18	Community CCRx Basic ♦ ✕	Universal American	No Gap Coverage	\$30.40	Yes	\$295	1-866-423-5040 TTY 1-866-684-5351
19	Community CCRx Choice ♦ ✕	Universal American	No Gap Coverage	\$49.10	No	\$0	1-866-423-5040 TTY 1-866-684-5351
20	Community CCRx Gold ♦ ✕	Universal American	All Generics	\$66.60	No	\$0	1-866-423-5040 TTY 1-866-684-5351
21	EnvisionRxPlus Gold ♦	EnvisionRx Plus	No Gap Coverage	\$57.20	No	\$0	1-866-250-2005 TTY 1-866-763-9630
22	EnvisionRxPlus Silver † ♦	EnvisionRx Plus	No Gap Coverage	\$26.50	Yes	\$295	1-866-250-2005 TTY 1-866-763-9630
23	First Health Part D-Premier ♦ ✕	First Health Part D	No Gap Coverage	\$26.10	Yes	\$0	1-800-588-3322 TTY 1-888-788-4010
24	First Health Part D-Secure ♦ ✕	First Health Part D	No Gap Coverage	\$18.40	No	\$175	1-800-588-3322 TTY 1-888-788-4010
25	Health Net Orange Option 1 ♦	Health Net	No Gap Coverage	\$28.80	Yes	\$295	1-800-606-3604 TTY 1-800-929-9955
26	Health Net Value Orange Option 2 ♦	Health Net	No Gap Coverage	\$39.90	No	\$0	1-800-606-3604 TTY 1-800-929-9955
27	HealthSpring Prescription Drug Plan -Reg 5 ♦	HealthSpring Prescription Drug Plan	No Gap Coverage	\$30.10	Yes	\$295	1-800-331-6293 TTY 1-866-845-7230
28	Humana PDP Complete ♦	Humana Insurance Company	Many Generics	\$95.20	No	\$0	1-800-706-0872 TTY 1-877-833-4486
29	Humana PDP Enhanced ♦	Humana Ins.Company	No Gap Coverage	\$38.20	No	\$0	1-800-706-0872 TTY 1-877-833-4486
30	Humana PDP Standard ♦	Humana Ins.Company	No Gap Coverage	\$41.60	No	\$295	1-800-706-0872 TTY 1-877-833-4486
31	Medco Medicare Prescription Plan - Access ♦	Medco Medicare Prescription Plan	All Generics	\$67.00	No	\$0	1-800-758-3605 TTY 1-800-716-3231
32	Medco Medicare Prescription Plan - Choice ♦	Medco Medicare Prescription Plan	No Gap Coverage	\$35.70	No	\$0	1-800-758-3605 TTY 1-800-716-3231
33	Medco Medicare Prescription Plan -	Medco Medicare	No Gap Coverage	\$29.80	Yes	\$295	1-800-758-3605 TTY 1-800-716-3231

	Value ♦	Prescription Plan					
34	MedicareRx Rewards Standard ♦	UniCare	No Gap Coverage	\$30.10	Yes	\$295	1-866-892-5334 TTY 1-800-297-1538
35	MedicareRx Rewards Value ♦	UniCare	No Gap Coverage	\$34.40	No	\$130	1-866-892-5334 TTY 1-800-297-1538
36	PrescribaRx Gold ♦ ✕	Pennsylvania Life Ins.Co.	No Gap Coverage	\$38.30	No	\$0	1-800-807-9990 TTY 1-800-777-9083
37	PrescribaRx Bronze ♦ ✕	Pennsylvania Life Ins. Co.	No Gap Coverage	\$29.80	Yes	\$295	1-800-807-9990 TTY 1-800-777-9083
38	PrescribaRx Platinum ♦	Pennsylvania Life Ins. Co.	All Generics	\$72.10	No	\$0	1-800-807-9990 TTY 1-800-777-9083
39	SierraRx Basic ♦	Sierra Health and Life Ins. Co., Inc.	No Gap Coverage	\$66.90	No	\$295	1-866-819-3449 TTY 1-877-730-4203
40	SilverScript Complete ♦	SilverScript Ins. Company	Many Generics	\$76.00	No	\$0	1-866-552-6106 TTY 1-866-552-6288
41	SilverScript Plus ♦	SilverScript Ins. Company	Many Generics	\$55.00	No	\$50	1-866-552-6106 TTY 1-866-552-6288
42	SilverScript Value ♦ ✕	SilverScript Ins. Company	No Gap Coverage	\$27.20	Yes	\$295	1-866-552-6106 TTY 1-866-552-6288
43	Sterling Rx ♦	Sterling Life Ins. Company	No Gap Coverage	\$39.40	No	\$295	1-888-909-1713 TTY 1-888-858-8567
44	UA Medicare Part D Prescription Drug Cov ♦	United American Ins. Company	No Gap Coverage	\$44.40	No	\$0	1-866-524-4169 TTY 1-866-524-4170
45	UA Medicare Part D Rx Covg - Silver Plan ♦	United American Ins. Company	No Gap Coverage	\$34.20	No	\$180	1-866-299-3406 TTY 1-866-524-4170
46	UnitedHealth Rx Basic ♦ ✕	United Healthcare	No Gap Coverage	\$38.20	No	\$0	1-888-867-5561 TTY 1-877-730-4203
47	WellCare Classic ♦ ✕	WellCare	No Gap Coverage	\$29.40	Yes	\$295	1-888-423-5252 TTY 1-888-816-5252
48	WellCare Signature ♦	WellCare	No Gap Coverage	\$36.40	No	\$0	1-888-423-5252 TTY 1-888-816-5252

¹ Plans that provide some form of coverage during the period when you would typically pay 100% of your drug costs are indicated in the "Coverage in the Gap" column above. The percentage of "Generic" products and the percentage of "Brand" products covered in the gap are each separately calculated and the following descriptions are added: "All": 100% of drugs are covered through the gap, "Many": =65% to <100% of drugs are covered through the gap, "Some": =10% to <65 % of drugs are covered through the gap, "Few": >0% to <10% of drugs are covered through the gap (and must also be >15 products covered through the gap), "No Gap Coverage": 0% of drugs are covered through the gap (or =15 products covered through the gap). A label of "All Formulary Drugs" is applied for plans that cover 100% of "Generic" and 100% of "Brand" products (either by covering all drug products in the gap or by having no initial coverage limit). To view additional information about the type of coverage available during this period, please click the plan name in the table above and then click on "View

important notes and benefit summary" in the window with the plan's information. If you personalize your search by entering your medications, the drug costs during the "coverage gap" will reflect this coverage.

² If you are approved for Full Premium Subsidy, you will not pay a monthly premium for the plans with a "Yes" in this column.

Note to Readers: Information on the Medicare Prescription Drug Program is taken from the Medicare website, www.medicare.gov, and includes contract and plan information as of October 30, 2008. The listings or omissions of the Medicare Prescription Drug Plans, including but not limited to information regarding their charges, drug coverage or formulary lists in this supplement do (es) not constitute an endorsement, recommendation, or guarantee regarding their services or product. No liability may inure to Baltimore County, the Baltimore County Department of Aging, its agents, employees and directors, as a result of information or services provided in this supplement.

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