

Pre-2009 and 2009 Prescription Advantage Coverage for Members Eligible for Medicare

| Category | Pre-2009 ¹ | 2009 ² |
|--|---|--|
| Category S0 (Income below 135% FPL and full LIS ^{3, 4}) | Generic co-payments above \$2.25 Brand name co-payments above \$5.60 Benzodiazapines | Generic co-payments above \$2.40 Brand name co-payments above \$6.00 Benzodiazapines |
| Category S1 (Income below 150% FPL and partial LIS ⁵) | Premium up to low income benchmark amount ⁶ Generic co-payments above \$7 Brand name co-payments above \$18 \$1,380 annual out-of-pocket spending limit Benzodiazapines | Premium up to low income benchmark amount Generic co-payments above \$7 Brand name co-payments above \$18 \$1,405 annual out-of-pocket spending limit Benzodiazapines |
| Category S2 (Income below 188% FPL and not eligible for LIS) | Premium up to low income benchmark amount Generic co-payments above \$7 Brand name co-payments above \$18 \$1,535 annual out-of-pocket spending limit Benzodiazapines | Premium up to low income benchmark amount After \$2,700 in drug costs , generic co-payments above \$7 After \$2,700 in drug costs , brand name co-payments above \$18 \$1,560 annual out-of-pocket spending limit ⁷ Benzodiazapines |
| Category S3 (Income 188-225% FPL) | Premium up to \$20 towards low income benchmark amount Generic co-payments above \$12 Brand name co-payments above \$30 \$1,920 annual out-of-pocket spending limit Benzodiazapines | Premium up to \$20 towards low income benchmark amount After \$2,700 in drug costs , generic co-payments above \$12 After \$2,700 in drug costs , brand name co-payments above \$30 \$1,955 annual out-of-pocket spending limit ⁸ Benzodiazapines |
| Category S4 (Income 225-300% FPL) | Generic co-payments above \$12 Brand name co-payments above \$30 \$2,295 annual out-of-pocket spending limit Benzodiazapines | After \$2,700 in drug costs , generic co-payments above \$12 After \$2,700 in drug costs , brand name co-payments above \$30 \$2,340 annual out-of-pocket spending limit ⁹ Benzodiazapines |
| Category S5 (Income 300-500% FPL, PA covers, subject to a \$200 annual enrollment fee) | After \$3,065 annual out-of-pocket spending limit: Part D co-payments Benzodiazapines | After \$3,120 annual out-of-pocket spending limit: Part D co-payments Benzodiazapines |

¹ As in Prescription Advantage 2008 Rate Schedule Guide for Members Eligible for Medicare

² As in Prescription Advantage 2009 Rate Schedule Guide for Members Eligible for Medicare

³ LIS=Low Income Subsidy, also referred to as "Extra Help": federal financial help with some of the Part D out-of-pocket costs that is available to persons with income below 150% FPL and limited resources.

⁴ Full LIS: no premium up to low income benchmark amount, no annual deductible, no coverage gap, \$1-\$3 cost sharing if dual (Medicare and Medicaid), and \$2.40 - \$6.00 cost sharing if non-dual

⁵ Partial LIS: sliding scale premium up to low income benchmark amount, reduced deductible, 15% coinsurance until \$2,700 in drug costs, and reduced cost sharing above \$2,700 in drug costs.

⁶ Maximum monthly premium amount that will be paid by CMS (Center for Medicare & Medicaid Services) for persons qualifying for LIS.

⁷ Amount spent on **co-payments** after \$2,700 in drug costs.

⁸ Amount spent on **co-payments** after \$2,700 in drug costs.

⁹ Amount spent on **co-payments** after \$2,700 in drug costs.