

## **Notice for Actively Working Medicare Eligible Employees**

If you are an actively working Medicare eligible employee, The Administrators, Inc. will make sure you have a smooth transition into your new coverage.

Contact TAI's Customer Service Department at (800) 634-4428 to request a Medicare Individual informational packet.

Once you receive your packet, you can contact Medicare Enrollment at (215) 241-2333. A representative will walk through the materials with you, help you select a plan and process your enrollment while on the phone.



867 Sussex Boulevard, P.O. Box 800  
Broomall, PA 19008-0800  
(800) 634-4428  
Fax (610) 604-4922  
BenefitHelp@TheAdministratorsInc.com  
TheAdministratorsInc.com

*TAI cannot assume responsibility for any changes in product offerings, carrier initiated rate changes, rate errors by the carrier, carrier initiated deadlines, changes in deadlines or underwriting decisions. The carrier is solely responsible for determination of dates for increases. The carrier has the right to correct errors in rates even after distribution. We make every effort to verify and/or correct any carrier rates. Subscribers are responsible for paying the correct premium. When an error is determined, the corrected rate must be paid by the subscriber retroactive to the initial date on which that premium should apply unless otherwise stipulated by the carrier.*



## 2010 Medicare Part D Prescription Drug Plan Options



*AmeriHealth Advantage PDP* and *AmeriHealth® Rx PDP* are stand-alone prescription drug plans with a Medicare contract. To join *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP*, you must be entitled to Medicare Part A or enrolled in Part B. You must live in the *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* service area (Pennsylvania or West Virginia). If you are enrolled in an MA coordinated care plan (HMO or PPO), you may not join *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* unless you are a member of an MA Private Fee-for-Service plan (MA PFFS) that does not provide Medicare Part D prescription drug coverage, a Medicare Savings Account MA Plan (MSA), or an 1876 Cost Plan.

*AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* can choose to not renew its contract with CMS and CMS may also refuse to renew the contract, thus resulting in a termination or non-renewal. This may result in termination of the beneficiary's enrollment in the plan. In addition, the plan sponsor may reduce its service area and no longer offer services in the area where the beneficiary resides.

Certain benefits of *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* contain annual limits, annual benefit payouts, and/or copayments. For full information about *AmeriHealth Advantage PDP*, call our Customer Service department at 1-866-456-1695 (TTY/TDD users should call 1-866-456-1683), 7 days a week, 8 a.m. – 8 p.m. For *AmeriHealth Rx PDP*, call our Customer Service department at 1-800-898-3492 (TTY/TDD users should call 1-877-219-5457), 7 days a week, 8 a.m. – 8 p.m.

Members must continue to pay Medicare Part A, if applicable, and Part B premiums even if the plan premium is \$0. Formulary drugs are subject to change within a contract year. You will be notified at least 60 days in advance when drugs will be removed from the formulary.

If you decide to switch to premium withhold or move from premium withhold to direct bill, it could take up to three months for it to take effect and you will be ultimately held responsible for those premiums.

Benefits, formulary, pharmacy, network, premium and/or copayments/coinsurance may change on January 1, 2011. Please contact *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* for details.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for getting Extra Help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- 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.

In lots of cases, your prescriptions are covered under *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* only if they are filled at a network pharmacy or through our mail-order pharmacy service. In general, benefits are only available at the contracted network pharmacies. There are thousands of network pharmacies, including:

- National chain independent retail pharmacies
- Long-term care and home-infusion pharmacies
- Indian Health Service/Tribal/Urban Indian Health (I/T/U) Program pharmacies

Low-Income Subsidy (LIS): People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If eligible, Medicare could pay for seventy-five (75) percent of drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late-enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days per week. TTY users should call 1-877-486-2048.

To learn more about mail-order pharmacy services, including quantity limitations, contact the toll-free number listed below.

For more information about *AmeriHealth Advantage PDP*, call 1-866-456-1695 (TTY/TDD users should call 1-866-456-1683), 7 days a week, 8 a.m. to 8 p.m. For *AmeriHealth Rx PDP*, call 1-800-898-3492 (TTY/TDD users should call 1-877-219-5457), 7 days a week, 8 a.m. – 8 p.m.

This brochure is not a legal document. The official Medicare program provisions are contained in the relevant laws, regulations, and rulings.

In most cases, members may enroll in *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* only during certain times of the year. For more information about enrollment periods for *AmeriHealth Advantage PDP*, call 1-866-456-1695 (TTY/TDD users should call 1-866-456-1683 for the speech- and hearing-impaired), 7 days a week, 8 a.m. to 8 p.m. For *AmeriHealth Rx PDP*, please contact us at 1-800-898-3492 (TTY/TDD users should call 1-877-219-5457 for the speech- and hearing-impaired), 7 days a week, 8 a.m. to 8 p.m.

Medicare beneficiaries may enroll in *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* through the Centers for Medicare & Medicaid Services Online Enrollment Center, located at <http://www.medicare.gov>. For more information contact *AmeriHealth Advantage PDP* at 1-866-456-1695 and *AmeriHealth Rx PDP* at 1-800-898-3492.

## Some important information to help you get started.

### This is Medicare Part D

Part D is a relatively new benefit created to help people with Medicare pay for prescription drugs. Anyone who is entitled to Medicare Part A or is enrolled in Part B can get Part D prescription drug coverage. Medicare beneficiaries who want prescription drug coverage are required to join a Medicare-approved drug plan. One of your options is to join what's known as a stand-alone "Part D" plan.

For 2010, we offer you a choice of two prescription drug plans: *AmeriHealth Advantage PDP* and *AmeriHealth Rx PDP*. These are insurance plans underwritten by QCC Insurance Company — not drug discount cards. There is a monthly plan premium and you'll pay a portion of the cost for each prescription.

Extra Help is available for those with limited income and resources. You'll find a side-by-side plan comparison in this brochure — plus some tips to help you determine the plan that's right for you. For additional *AmeriHealth Rx PDP* options, see the enclosed Summary of Benefits.

### Save on generic and brand-name drugs

*AmeriHealth Advantage PDP* and *AmeriHealth Rx PDP* both use a formulary — a list of drugs each plan covers. These formularies include medications used most often by people with Medicare, both generic and brand name. Members pay a portion of the discounted cost for each drug on the formulary. If you take a brand-name drug, you can save more money by having your doctor switch you to a generic version if one is available.

### Easy to use

There are thousands of network pharmacies you can use to get prescriptions filled — including most national chains and many local independent retail pharmacies. We also offer convenient mail-order pharmacy service.



## Our Medicare Prescription Drug Plans At A Glance.

An easy way to compare coverage, features, and how each plan works.

STEPS	AmeriHealth Advantage PDP	AmeriHealth® Rx Option II PDP
<b>PLAN PREMIUM</b> <i>(What you pay each month as a plan member. *)</i>	\$30.10**	\$66.70**
<b>DEDUCTIBLE</b> <i>(What you pay before the plan starts to pay.)</i>	\$310	\$100
<b>COST-SHARING</b> <i>(What you and the plan pay in total covered prescription drug costs up to a certain level called the "Initial Coverage Limit.")</i>	After the deductible, you pay 25% of the cost for each prescription, up to \$2,830 in total drug costs. The plan pays 75%.	After the deductible, you pay: \$7 preferred generic \$15 non-preferred generic \$35 preferred brand \$70 non-preferred brand 33% coinsurance/specialty drug up to \$2,830 in total drug costs. The plan pays the rest.
<b>COVERAGE GAP</b> <i>(When you pay all drug costs until reaching the catastrophic coverage "trigger" amount.)</i>	There is no coverage in the gap. You pay 100% at discounted prices after yearly drug costs reach \$2,830. Once you reach \$4,550 in out-of-pocket drug costs for the year, you are eligible for catastrophic coverage through the plan.	You pay \$7 preferred generic and \$15 non-preferred generic in the gap. You pay 100% at discounted prices for all other drugs after yearly drug costs reach \$2,830. Once you reach \$4,550 in out-of-pocket drug costs for the year, you are eligible for catastrophic coverage through the plan.
<b>CATASTROPHIC COVERAGE</b> <i>(Starts after you have paid \$4,550 out-of-pocket for covered drugs in a year.)</i>	You pay the greater of \$2.50/generic and \$6.30/brand-name drugs OR 5% coinsurance per prescription for the rest of the year. The plan pays the rest.	You pay the greater of \$2.50 generic and \$6.30 brand-name drugs OR 5% coinsurance per prescription for the rest of the year. The plan pays the rest.

\* If you qualify for extra help, your monthly plan premium will be less than the amount shown or \$0.

\*\* Members must continue to pay Medicare Part B premiums if not otherwise paid for under Medicaid or by another third party, even if the Part D premium is \$0.

## Here's another way to compare plans:

**AmeriHealth Advantage PDP** provides Standard Medicare Part D prescription drug benefits at a low monthly premium. Members pay a deductible, then pay a percentage of the cost for each prescription, and there is no coverage in the gap. Anyone who is entitled to Medicare benefits under Part A or is enrolled in Part B can join *AmeriHealth Advantage PDP*.

**AmeriHealth Rx Option II PDP** provides enhanced Medicare Part D prescription drug benefits. Members pay a lower deductible (than Standard) and fixed copayments for generic and brand-name drugs (rather than a percentage of the cost). There is generic drug coverage through the gap. Anyone who is entitled to Medicare benefits under Part A or is enrolled in Part B can join *AmeriHealth Rx PDP*.



### Low-income subsidy availability — Extra Help for those who need it most.

People with limited income and resources can get help with prescription drug plan costs. If you meet the requirements shown below, the amount of your monthly premium and your cost at the pharmacy will be less. Your level of Extra Help is determined by where you fit in the following groups:

GROUP 1	GROUP 2	GROUP 3
People who have both Medicare and Medicaid, and those who have a Medicare Savings Program. Cost per prescription is based on whether yearly income is above or below \$10,400 (single) or \$14,000 (married).	Individuals with yearly income below \$14,040 and resources less than \$6,290 (not counting house and car), and married couples with yearly income below \$18,900 and resources less than \$9,440 (not counting house and car).	Individuals with yearly income below \$15,600 and resources less than \$10,490 (not counting house and car), and married couples with yearly income below \$21,000 and resources less than \$20,970 (not counting house and car).

For more information about this extra help — or to see if you qualify — call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. 24 hours a day, seven days a week.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday (TTY users should call 1-800-325-0778).
- Your state Medicaid office.

## Answers to questions you may have.

**Q.** Can I enroll in *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* if I don't have a Medicare supplement plan?

**A.** Yes. If you are enrolled in Medicare's traditional Fee-for-Service program (you have Part A or Part B or both), you can join *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* for your Medicare Part D prescription drug coverage. Keep in mind that these plans provide prescription drug coverage only.

**Q.** I'm in a Medicare HMO but took the medical-only option. Can I join one of these stand-alone drug plans for Medicare Part D prescription drug coverage?

**A.** Unfortunately, you cannot. If you are enrolled in a Medicare Advantage plan (like a PPO or HMO), you must get your Part D prescription drug coverage through the plan. If you sign up for *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP*, you could lose your doctor and hospital coverage.

**Q.** I take several medications right now. Can I find out if they're on the list of covered drugs?

**A.** Absolutely. A formulary (list of covered drugs) is included in this package. If you have Internet access, you can look up your medications on our Website: [www.amerihealthmedicare.com](http://www.amerihealthmedicare.com)



**Q.** Is mail order available?

**A.** Yes. Both *AmeriHealth Advantage PDP* and *AmeriHealth Rx PDP* offer the convenience of mail-order pharmacy service. Each plan is different, however: as an *AmeriHealth Advantage PDP* member, you are limited to a 34-day supply through the mail. With *AmeriHealth Rx PDP*, you can get a 90-day supply for two copayments (rather than three).

**Q.** Can I get prescriptions filled at places like Target and Walmart?

**A.** Yes, provided your local stores are part of the *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* pharmacy network. There are thousands of network pharmacies, including national chain (like Target and Walmart) and independent retail pharmacies. For more information about *AmeriHealth Advantage PDP* pharmacies, call 1-866-456-1695 (TTY/TDD users should call 1-866-456-1683). For *AmeriHealth Rx PDP* pharmacies, call 1-800-898-3492 (TTY/TDD users should call 1-877-219-5457), seven days a week, 8 a.m. to 8 p.m. Or visit us online at [www.amerihealthmedicare.com](http://www.amerihealthmedicare.com).

## Don't let an unanswered question keep you from joining *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* today.

If you need assistance with your enrollment form, are not sure if you should apply for extra help from Medicare, or have any questions about enrollment, help is just a toll-free phone call away.

To enroll in *AmeriHealth Advantage PDP* by phone, call toll-free **1-866-456-1695** (TTY/TDD users should call **1-866-456-1683** for the speech- and hearing-impaired), seven days a week, 8 a.m. to 8 p.m.  
[www.amerihealthmedicare.com](http://www.amerihealthmedicare.com)

To enroll in *AmeriHealth Rx PDP* by phone, call toll-free **1-800-898-3492** (TTY/TDD users should call **1-877-219-5457**), seven days a week, 8 a.m. to 8 p.m.  
[www.amerihealthmedicare.com](http://www.amerihealthmedicare.com)

### General questions about Medicare Part D?

Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**. (Both lines are open 24 hours a day, seven days a week.) Or go to the Medicare Website: <http://www.medicare.gov>



