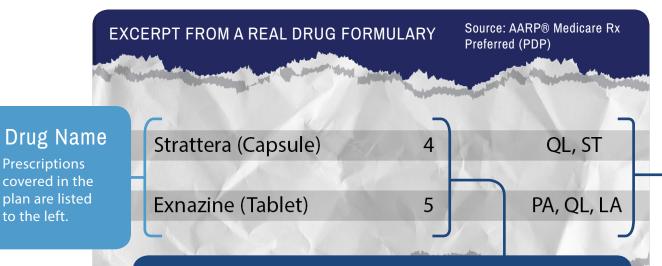
## HOW TO READ YOUR DRUG FORMULARY

Understanding your Medicare Part D Prescription Drug plan's formulary is easier than it appears. Know how it's organized and what a few abbreviations mean, and you'll be able to quickly and easily decipher how your coverage works.

# WHAT'S COVEREDHOW IT'S COVERED



## Drug Tier

Most Part D plans define how much you pay and the carrier pays by categorizing each drug into one of five tiers. Generally, tier one is generic — the least expensive — and your cost increases with each tier moving upward. Check your plan description to determine your co-pay or co-insurance.



## Call to speak to a Licensed Insurance Agent: **1.877.385.8083**

## Restrictions

The far right column explains any restrictions that may apply to each particular drug. Here's what the abbreviations mean:

#### **PA: Prior Authorization**

The plan requires you or your doctor to contact the insurance company for approval before it will cover the drug.

### **QL: Quantity Limits**

The plan will cover only a certain amount of this drug for each copay/co-insurance or over a certain number of days.

### ST: Step Therapy

You may be required to try a lowercost drug for the same medical condition.

#### **LA: Limited Access**

Prescription may be available only at certain pharmacies.

Not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of insurance and your response may generate communication from a licensed agent/producer.