

## Low Option Medicare Supplement Plans With and Without Part D

NETWORK BENEFITS			
Pharmacy Deductible Stage \$325	Initial Coverage Limit Stage \$2,645	Coverage Gap Stage \$3,763.75	100% Benefit Stage \$4,750
You pay 100% of \$325	After the deductible, you and HealthChoice share the costs of the next \$2,645 of prescription drug costs. You pay 25% (\$661.25) and HealthChoice pays 75% (\$1,983.75).	You pay 100% of the next \$3,763.75 of prescription drug costs.*	After you spend \$4,750 out-of-pocket, HealthChoice pays 100% of Allowed Charges for covered prescription drugs for the remainder of the calendar year.
REACHING THE ANNUAL OUT-OF-POCKET MAXIMUM OF \$4,750			
\$ 325.00	Deductible		
\$ 661.25	25% of the Initial Coverage Limit of \$2,645		
\$3,763.75	Coverage Gap – you pay 100% of costs for prescription drugs*		
\$4,750.00	Your total annual out-of-pocket for covered prescription drugs		
YOUR COSTS FOR COVERED MEDICATIONS			
You Pay		HealthChoice Pays	
Annual deductible of \$325		\$0	
\$661.25 (25%) of the next \$2,645 of prescription drug costs, the Initial Coverage Limit.		\$1,983.75 (75%) of the next \$2,645.	
*During the Coverage Gap, you are responsible for the next \$3,763.75 of prescription drug costs; however, you receive a 52.5% discount on the cost of brand-name drugs and a 21% discount on the cost of generic drugs.		HealthChoice pays the 21% discount on the cost of generic drugs during the Coverage Gap.	
\$0 after you have spent \$4,750 out-of-pocket for prescription drugs.		100% of Allowed Charges for covered drugs for the remainder of the calendar year.	

Pharmacy benefits generally cover up to a **30-day supply** or a **90-day supply**.