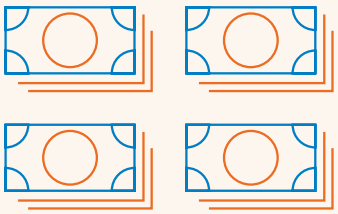
Medicare Part D prescription drug benefit

The Medicare Part D prescription drug benefit has three phases set by the federal government, which oversees Medicare. These phases explain how you and your plan share the cost of your prescriptions. In 2027, your plan has an annual true out-of-pocket (TrOOP) maximum of $2,400. After you've spent this amount on covered medications, your plan pays 100% of your covered drug costs for the rest of the year.

2027 Part D benefit phases

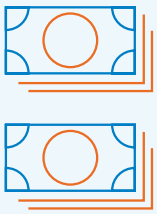
DEDUCTIBLE



You'll pay the full cost of your prescriptions until you meet your plan's deductible.

Deductible amounts vary by plan. You'll find this detail in your Evidence of Coverage (EOC), which can be viewed from your online account or mailed to you by calling Customer Care.

INITIAL COVERAGE



After you meet your deductible, you will pay your plan's copay (a flat amount) or coinsurance (a percentage of total costs) for prescriptions until your true out-of-pocket costs reach $2,400.

CATASTROPHIC

$0

If your true out-of-pocket costs reach $2,400, you will pay $0 for covered prescriptions for the rest of the year.

Your deductible and true out-of-pocket costs (TrOOP) amounts reset every year on January 1st.

Your true out-of-pocket costs (TrOOP) include what you pay for prescriptions, such as your deductible, copays and coinsurance, as well as certain payments made on your behalf. Check your Explanation of Benefits (EOB) for more details. You'll receive an EOB whenever you fill a prescription at a pharmacy.

Look up the cost of your medications with our pricing tool!



- Log in to your online account at **Medicare.ExcellusBCBS.com/Login**
- Go to the **Prescriptions** tab and click **Check Drug Lists and Prices** then **Check your drug prices and coverage**
- Type your medication name and click **Search** to see pricing. Prices will reflect where you are in your benefit phases

Excellus MEDICARE



Meet Scarlett

Scarlett's Excellus BlueCross BlueShield plan details:

- **Deductible:** $700 for drugs in tiers 2, 3, 4 or 5
- **Copays:** $5 for tier 1 generics, $15 for tier 2 preferred generics
- **Coinsurance:** 20% for tier 3 preferred brands, 26% for tier 4 non-preferred brands and 25% for tier 5 specialty drugs
- **True out-of-pocket maximum (TrOOP):** $2,400

Let's walk through an example of how Scarlett moves through the Part D phases.

JANUARY

Scarlett fills a prescription that costs $120. She pays the full $120 because she hasn't met her $700 deductible yet.

Deductible remaining: $580
Total TrOOP accrued: $120

FEBRUARY

Scarlett fills two prescriptions totaling $580. She pays $580 and meets her deductible. She then moves into the initial coverage phase.

Deductible met:
Total TrOOP accrued: $700

MARCH

Scarlett fills a specialty prescription that costs $1,500. She pays $375 which is her 25% coinsurance. She remains in the initial coverage phase until her total out-of-pocket costs reach $2,400.

Total TrOOP accrued: $1,075
TrOOP remaining: $1,325

APRIL-JUNE

Scarlett pays $1,325 for prescriptions in April, May and June. She reaches the $2,400 out-of-pocket limit and moves into the catastrophic phase.

Total TrOOP accrued: $2,400
TrOOP met:

JULY-DECEMBER

Scarlett pays $0 for covered drugs for the rest of 2027.

Her deductible and out-of-pocket costs reset on January 1, 2028.

Learn about your pharmacy benefit

including ways to save on medications, home delivery options, and the Medicare Prescription Payment Plan. Scan the QR code with the camera on your smartphone to watch our video.

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association. Excellus BlueCross BlueShield is an HMO plan and a PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

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