

2025 Medicare Advantage Part D Prescription Drug Coverage

Did you know that Medicare Part D is changing? Prescription coverage is a vital part of your plan. Through the Inflation Reduction Act (IRA), there are important changes in 2025 and we want you to understand what this will mean and how it can benefit you.

REDUCED COSTS!






INITIAL COVERAGE STAGE

In this stage you pay the cost of your **deductible first** and then you pay your tier copay/coinsurance. Deductibles and tier copay/coinsurance vary by plan.

NEW! You will be in this stage until your out of pocket costs reach **\$2,000**.

NEED HELP PAYING FOR DRUG COSTS?

You may be able to save on your prescription drug costs through EPIC, Low Income Subsidy (LIS) or Extra Help. To find out if you are eligible, speak to a RedShirt.®

TIER	DRUG TYPE	COPAY**
1*	Preferred Generics 	\$
2	Generics 	\$\$
<i>Most plans have a Deductible on tiers 3-5**</i>		
3	Preferred Brands 	\$\$\$
4	Non-Preferred 	\$\$\$\$
5	Specialty 	\$\$\$\$\$

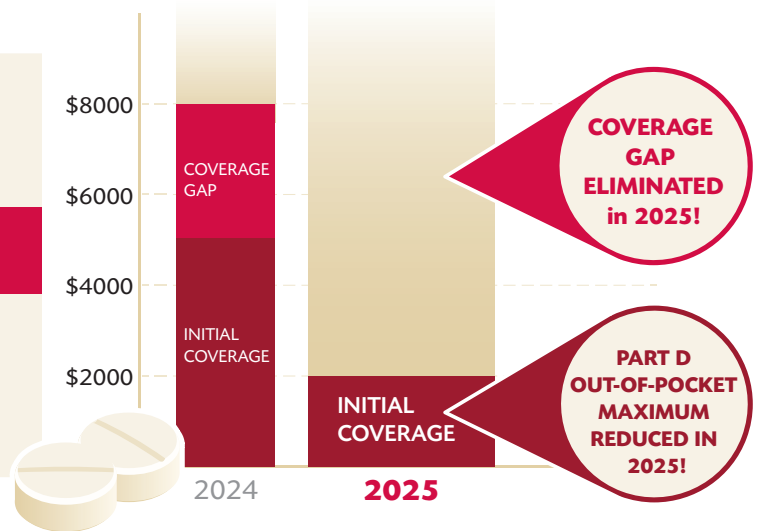


MORE SAVINGS!

CATASTROPHIC COVERAGE/ PART D OUT-OF-POCKET MAXIMUM

NEW! The "Coverage Gap" has been removed in 2025.

Additionally, the Part D out-of-pocket maximum has been lowered from \$8,000 to \$2,000, helping make drug costs more affordable for all Medicare members.



NEW FOR 2025!

MEDICARE PRESCRIPTION PAYMENT PLAN

Manage your drug costs with a monthly Part D payment plan.

Review the next page to find out if the Medicare Prescription Payment Plan is right for you.



Medicare Prescription Payment Plan

How it works:

The Medicare Prescription Payment Plan allows Medicare members to pay for their Part D drugs on a monthly basis to Independent Health instead of all at once to the pharmacy. The amount you pay monthly will depend on when you enroll in the program and how much your prescriptions cost. You can enroll in the Prescription Payment Plan at any time during the year by contacting Independent Health.

Who can benefit from this Prescription Payment Plan:

You're most likely to benefit from the Medicare Prescription Payment Plan if you have high drug costs early in the calendar year. Although you can enroll in the program at any time, starting earlier gives you more months to spread out your drug costs.

This payment option may not be for you if:

- Your yearly drug costs are low.
- Your drug costs are the same each month.
- You're considering signing up for the payment option late in the calendar year.
- You don't want to change how you pay for your drugs.
- You get or are eligible for Extra Help, Low Income Subsidy (LIS) or other Medicare Savings Programs.

How is my monthly bill calculated?

Your monthly bill is based on what you would have paid for any prescriptions you get, plus your previous month's balance, divided by the number of months left in the year.

For more information on the Medicare Prescription Payment Plan, visit IndependentHealth.com/Medicare or speak with a RedShirt.



Our RedShirtsSM are here for you to answer any questions you may have about your Part D Prescription Drug Coverage. Call us today!

(716) 635-4900 or 1-800-958-4405 (TTY: 711)

Oct. 1 – Mar. 31: Mon. – Sun., 8 a.m. – 8 p.m.

Apr. 1 – Sept. 30: Mon. – Fri., 8 a.m. – 8 p.m.



**For your convenience, for most plans, you can get a 100-day fill for a three-month supply.*

***Independent Health's Medicare Passport[®] Connect PPO plan has a deductible on all tiers and a 25% coinsurance on all tiers.*

Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal. ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-665-1502 (TTY: 711). Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-665-1502 (TTY: 711). 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電1-800-665-1502 (TTY: 711).

Mail order and mail at retail are 2.5 times copay for 100-day supply on Tier 1 and 90-day supply on Tiers 2, 3, and 4. Only maintenance drugs are available by mail order. Refer to the formulary for more details.

Beneficiaries must use network pharmacies to access their prescription drug benefit, unless a network pharmacy cannot be accessed. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. Limitations, copayments and restrictions may apply. This information is not a complete description of benefits. Call (716) 635-4900 or 1-800-958-4405 (TTY: 711) for more information.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Y0042_C9861_M Accepted 08272024