

Medicare 2009

Prescription Drug Plan Guide

Feel confident you are getting the right Prescription Drug Plan with Rite Aid resources at your command.



Ask your pharmacist for your personalized report or use our online Medicare Advisor anytime at riteaid.com/medicareadvisor.



Table of Contents

What is Medicare Part D?	3-5
Why change plans now?	5-6
Get the facts you need	6
Pick your plan in six steps	7-8
List of plans available in your area	9-10
Directory of Part D resources	11

What is Medicare Part D?

Medicare prescription drug coverage (Part D) is a lot like other insurance you have used throughout your life. Medicare Part D covers prescription drug costs only. A private health insurance company manages it for a monthly premium.

Part D is open to everyone on Medicare, regardless of income.

Part D plans generally include low co-payments or co-insurance for both brand name and generic prescription drugs. Whether you are seeking coverage, or have it with another plan, the right Medicare Part D plan can save you money.

You can choose Part D coverage as a stand-alone prescription drug plan. You can also get Part D as part of Medicare Advantage Plans, which offer benefits beyond prescription drugs for a higher premium. You always have lots of options.

Just choose the plan that works hardest for you.

Five simple questions you need to ask.

1. Does my plan live up to Medicare standards?
2. What are my up-front costs?
3. Will the plan cover the drugs I need today AND tomorrow?
4. Is this the simplest plan, or are extra steps needed to get my drugs?
5. How much do I pay for each drug?

The choices you make now can make a big difference in 2009. That's why Rite Aid and our partners provide this guide, free of charge, plus expert advice from pharmacists trained in Medicare Part D at your nearest Rite Aid.

Open Enrollment ends December 31, 2008. Decision 2009 is almost here. Are you ready?

You can apply after December 31, 2008 without penalty if you meet ANY of these criteria.

- 1. You turn 65 after the December 31, 2008 plan submission deadline.**
- 2. You qualify for Medicare's Low Income Subsidy Assistance.**
- 3. You move out of your plan's service area.**
- 4. You and your spouse are both enrolled in Medicare and Medicaid.**
- 5. You live in, or move into or out of an institution (like a nursing home).**
- 6. You have creditable prescription drug coverage and that coverage ends.**

**What will I pay with Medicare Part D?
How much coverage will I get?**

- 1. You pay a monthly premium, which varies from plan to plan.**
- 2. Depending on your plan you pay an annual deductible of \$0 to \$295.**
- 3. The plan will then cover prescription expenses with co-pay, up to \$2,700. Co-pays vary by plan.**
- 4. At this point coverage stops and you pay all prescription costs until your total prescription expenses reach \$6,153.75. You may be able to choose a Part D insurance plan to handle some or all of these "out of pocket" costs, or buy additional coverage on**

your own. It's often called "gap insurance" and it's available from a wide range of providers. Ask your Rite Aid pharmacist.

5. **After your expenses go over \$6,153.75, your Medicare drug plan pays 95% of your covered costs. You just pay 5%, no matter how high your drug costs go in 2009.**
6. **Find out if you are eligible for extra help paying for a plan. Visit [Social Security Online](#) for current guidelines.**

I already have a Medicare Part D plan. Why change now?

Every eligible Part D plan an insurance company offers you must meet a minimum standard outlined by Medicare.

But why just settle for just good enough, when your 2008 plan may not be the best answer? Formularies, premiums, deductibles and more can change from one year to the next. So a new plan may be better for your needs.

It's time to go shopping. That's what Open Enrollment is really all about. You're shopping for insurance. And it can pay to shop around. Who wouldn't want to get more prescriptions filled for less money in 2009?

Your expert pharmacists at Rite Aid can help. They're trained in Medicare Part D details. They'll take the time to answer your questions so you can choose the best plan. That gives you peace of mind that can only help you feel better in every way in 2009.

Why spend the next year wondering if you could have spent less? Consult your expert Rite Aid pharmacist today.

Okay, I'm sold on finding the best plan.

What do I do now?

Get the facts you need at home or at Rite Aid.

Get the right information with our online Medicare Advisor.

This free personalized tool brings pushbutton simplicity to finding and choosing the right Medicare Prescription Drug Plan. Just answer a few simple questions, and you get a complete list of plans in your area that cover your medications, plus detailed plan costs. This free service is completely confidential and secure.

Why not try it right now?

www.riteaid.com/medicareadvisor

Get your Personalized Medicare Part D Report at any Rite Aid.

Don't have Internet access? Or do you feel like you would benefit from the expert assistance of a Rite Aid pharmacist? Visit any Rite Aid location and a knowledgeable pharmacist will access our Medicare Advisor on the spot, and provide you with your Personalized Medicare Part D Report featuring the three lowest cost plans, based on your current medications.

Picking a plan. Six Simple Steps.

1) Gather and enter the following information:

Your current drugs:		
Name	Strength	Dosage

Your current insurance:

Name: _____

Monthly premium: _____

Monthly amount you pay out-of-pocket for the drugs above:

2) Find out about the plans available in your area.

Around October 15, 2008, you will receive a book in the mail from the government called "Medicare and You" which lists plans in your area.

Mark November 15 on your calendar. That's when our online Medicare Advisor will be updated for 2009. You can get a complete list of plans in your area that cover your medications, along with costs, in minutes. It's your first chance to compare plans for 2009.

So why not secure your peace of mind as early as possible? Take a trial run and find out how easy it can be to pick your plan at www.riteaid.com/medicareadvisor right now.



3) Select the best plan for you.

Based on the drugs you take, plan cost and whether you can continue to use your local pharmacy, select the plan that is best for you.

4) Contact the plan for enrollment material.

If you use our online Medicare Advisor at home, simply click "enroll" to take you to the website of the plan you want to join. Or if you are in one of our stores, a pharmacist can supply the contact information you need. It's your choice.

5) Complete and send in your enrollment application.

Open enrollment ends December 31, 2008, but try to submit your application by December 8 or sooner. That helps assure your benefits will start January 1. If you are eligible for extra help, you must still apply to enroll in your plan.

6) Receive your plan identification card and begin using your benefits.

Always use your new ID card for prescriptions. If you have questions about your coverage, contact your plan. If you need assistance changing drugs or saving money with generic alternatives, contact your Rite Aid pharmacist. As always, if you have any questions about your medications, ask your pharmacist.

2009 Medicare Drug Plan Directory

Below is a list of names and contact information of providers in your area. If you have questions or need additional advice, talk to a Rite Aid pharmacist. They're Medicare experts.



1-800-548-0634
www.aetnamedicare.com



1-866-235-4582
www.silverscript.com



1-800-576-5593
www.AARPMedicareRx.com

**Anthem Blue Cross
and Blue Shield**
1-866-244-1241
www.bmedicarerx.com

CIGNA HealthCare
1-800-735-1459
www.signature-rx.com

Coventry Advantra Rx
1-800-564-1443
www.advantrarx.com

Envision Rx Plus
1-866-250-2005
www.envisionrxplus.com

First Health Part D
1-800-564-1443
www.advantrarx.com

FOX Insurance Co
1-888-369-7979
www.foxrxcare.com

**HealthSpring
Prescription Drug Plan**
1-800-357-6828
www.myhealthspring.com

Humana Insurance Company
1-800-391-6177
www.humana.com

2009 Medicare Drug Plan Directory Continued

Medco YOURx Plan
1-800-758-3605
www.yourxplan.com

MEMBERHEALTH
1-866-684-5353
www.communitycarerx.com

NMHC Group Solutions
1-800-880-1188
www.nmhcrx.com

**Pennsylvania
Life Insurance Company**
1-800-327-7300
www.rxpathway.com

Rx America
1-800-429-6686
www.meds4medicare.com

SAMAscript
www.express-scripts.com

Sterling Prescription Drug Plan
1-888-858-8572
www.sterling.medicareplanrx.com

Unicare
1-866-892-5335
www.medicarerxrewards.com

**United American
Insurance Company**
1-866-524-4169
www.uamedicarepartd.com

Wellcare
1-888-547-5252
www.wellcarepdp.com

Where can I get more help and information?

Rite Aid

www.riteaid.com/medicare

www.riteaid.com/medicareadvisor

www.riteaid.com/stores/locator/ (Find the Rite Aid nearest you)

1-800-Rite-Aid

If you have any questions, visit your expert Rite Aid pharmacist.

Social Security

www.ssa.gov

1-800-772-1213

(TDD: 1-800-325-0778)

Medicare

www.medicare.gov

www.medicare.gov/health/overview.asp

1-800-633-4227

(TDD: 1-800-325-0778)

Ask for advice from your State Health Insurance Assistance Program (SHIP).

PPA (Partnership for Prescription Assistance)

<https://www.pparx.org/Intro.php>

1-888-4-PPA-NOW

Choosing a Medicare Prescription Drug Plan is easy with Rite Aid's Medicare Advisor.

Log on to riteaid.com/medicareadvisor, answer a few simple questions, and we'll generate a list of plans in your area. You can sort them by annual cost, monthly premium, deductible and other options. Then choose the plan that best suits your needs.

Rite Aid's Medicare Advisor is free. See inside for more details.



With us, it's personal.

www.riteaid.com