

An educational resource developed
with Aetna Medicare and published
by Rite Aid Corporation.

Medicare

Prescription Drug Plan Guide

Decisions 2008

Get the most from
your plan. This free
guide and advice
from your Rite Aid
pharmacist will help
you make all the
right choices.



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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 2008. 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, 2007. Decision 2008 is almost here. Are you ready?

You can apply after December 31, 2007 without penalty if you meet ANY of these criteria.

1. You turn 65 after the December 31, 2007 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 \$275.
3. **The plan will then cover prescription expenses with co-pay, up to \$2,510.** Co-pays vary by plan.

4. At this point coverage stops and you pay all prescription costs until your total prescription expenses reach \$5,726.25. 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 \$5,726.25, your Medicare drug plan pays 95% of your covered costs. You just pay 5%, no matter how high your drug costs go in 2008.

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 2007 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 2008?

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 2008.

Why spend the next year wondering if you could have spent less?

Consult your expert Rite Aid pharmacist today.

2) Find out if you are eligible for extra help paying for a plan.

If your 2007 income was less than \$15,315 (single) or \$20,535 (married and living with your spouse) and your combined savings, investments, and real estate (other than your home) are not worth more than \$11,710 (single), or \$23,410 (married and living with your spouse), you may be eligible for extra help. See page 12 for more details or call 1-800-MEDICARE (1-800-633-4227).

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

Around October 15, 2007, you will receive a book in the mail from the government called "Medicare and You" which lists plans in your area.

After November 15, 2007, Rite Aid will offer the Medicare Advisor, an online tool to help you compare competing plans. After entering your prescription information, you'll get a list of plans in your area that cover your medications, along with costs. It only takes minutes and it's easy to use. www.riteaid.com/medicareadvisor



4) Select the best plan for you.

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

5) Contact the plan for enrollment material.

Call the plan and ask for an enrollment kit or enroll online at the plan website.

6) Complete and send in your enrollment application.

Open enrollment ends December 31, 2007, but try to submit your application by December 8th or sooner. That helps assure your benefits will start January 1st. If you are eligible for extra help, you must still apply to enroll in your plan.

7) 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.

Keep track of these key dates

Mark these dates on your calendar. Take the time you need to explore plans completely. But get an early start and act well ahead of deadlines to get the peace of mind knowing that your plan is in place for the New Year.

OCTOBER 15-30, 2007

"Medicare and You" 2008 handbook with information, plans and coverage options is mailed by Medicare to all eligible recipients.

OCTOBER 31, 2007

The deadline for Part D drug plans to mail yearly plan information. Review these materials with care to note any changes, or deficiencies for your situation.

NOVEMBER 15, 2007

The first day you can sign up or re-enroll for a Medicare prescription drug plan. Rite Aid recommends submitting your materials by December 8 to help avoid late entry penalties and ensure that your benefits start on January 1, 2008.

DECEMBER 31, 2007

Last day to enroll or to switch Medicare Part D plans, unless you meet one of the criteria listed on page 5.

JANUARY 1, 2008

Medicare prescription drug coverage begins.

What if I still can't afford my prescription drugs?

If you have limited income or resources, you may qualify for help that reduces premiums, eliminates coverage caps and may even lower co-pays.

This is known as a Low Income Subsidy (LIS). But in reality, it helps lots of middle class retired people afford expensive prescription drugs. If you qualify, you should take advantage of this benefit you have earned with your hard work.

If you qualify for extra help, you should receive a letter from the government by traditional mail. If you don't get a letter, you can still ask for help on your own. Contact Social Security using one of the methods on Page 14 of this guide.

Who qualifies for extra help?

- Single people with income below \$15,315 and assets below \$11,710
- Married couples with income below \$20,535 and assets below \$23,410
- More than 14 million people qualified in 2006, so why not see if you do, too?

PPA: The Partnership for Prescription Assistance.

Even with government help, some people may still have difficulty affording drugs. The PPA may be able to provide substantial discounts, or even free drugs. This non-profit has helped millions of Americans. You may have seen their TV ads with real people PPA has assisted. They may be able to help you, too. See page 14 for contact details.

Get more from Medicare than medicine

Free screenings & wellness programs

Rite Aid pharmacists believe that the best approach to healthcare is prevention. Medicare shares that belief. That's why Medicare provides screenings, tests and wellness programs to keep you feeling fit. And to keep your drug costs minimal. To take advantage of the Medicare covered services below, consult your physician or ask your Rite Aid pharmacist for more details.

- Welcome to Medicare Health Assessment
- Adult Immunizations for Flu and More
- Bone Mass Measurement
- Cardiovascular Disease Screening
- Colorectal Cancer Screening
- Diabetes Self-Management, Supplies and Services
- Diabetes Screening
- Glaucoma Screening
- Mammography Screening
- Medical Nutrition Therapy
- Pelvic Examination and Pap Test Screening
- Prostate Cancer Screening
- Smoking Cessation

Medicare Part B

Covers medical equipment and diabetes supplies

Select durable medical equipment (such as canes or walkers) plus diabetes supplies are covered under Medicare Part B with a physician prescription. Rite Aid will submit the claim to Medicare Part B and you may pay only a deductible or co-insurance. Ask your Rite Aid pharmacist for more details.

Where can I get more help and information?

Rite Aid

www.riteaid.com/medicare

www.riteaid.com/medicareadvisor

<http://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



With us, it's personal.

www.riteaid.com

We want you to know.*

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