

2012

# Regence Medicare Script™ (PDP) Plans

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Smart choices for the days ahead



Regence  
Medicare Plans



Regence

# Smart choices for the days ahead

Medicare gives you lots of options—and it's smart to shop around for the plan that will fit you best, no matter what stage of life you're in. We're glad that you're taking a look at Regence and what we offer.

## **Regence Medicare Script Basic and Regence Medicare Script Enhanced** provide:

- An easy-to-use formulary that includes most Medicare Part D-covered drugs
- Benefits that are simple to use and easy to understand
- Over 60,000 pharmacies nationwide, including large, recognized chain pharmacies and convenient mail-order service
- Tools for choosing the most effective, cost-conscious medications

- Manageable copays for preferred generic drugs, with lower cost-sharing amounts than brand names
- With the **Regence Medicare Script Enhanced** plan, coverage for Tier 1 preferred generics after \$5 copay through the Coverage Gap

Our experienced pharmacy team routinely reviews and updates our formulary of covered drugs, performing value-based evaluations. This means that you can trust that the drugs on our formulary are safe, effective and the most value for your dollar.

## **Premiums for 2012**

**Regence Medicare Script Enhanced (PDP) monthly premium: \$106**

**Regence Medicare Script Basic (PDP) monthly premium: \$74**

## Get started

▶ **READ.** This booklet is designed to help you make a good decision by providing important information you need to evaluate your options. It has easy-to-read charts that compare benefits, highlights such as tools for better health, and finally, how to enroll.

▶ **CALL.** If you need help along the way, please call us for additional information at 1-888-REGENCE (1-888-734-3623) between 8 a.m. and 5 p.m., Monday through Friday Pacific time (TTY users should call 711).

▶ **GO ONLINE.** Visit [www.regence.com/medicare](http://www.regence.com/medicare) for more information, including a searchable formulary (list of covered prescription drugs) that will show you if the prescription drugs you're taking are covered.

▶ **CALL YOUR INSURANCE PRODUCER OR AGENT.**

Either way, there's plenty of help available if you have questions.

# Compare benefits

The charts below summarize and compare the benefits provided by our Regence Medicare Script plans. The Enhanced option typically has lower cost-sharing amounts and provides more coverage through the Coverage Gap.

## Phase I DEDUCTIBLE/INITIAL COVERAGE

### REGENCE MEDICARE SCRIPT ENHANCED

\$0 deductible  
Your cost share is:  
\$5/\$33/\$40/\$85/33%/33% per prescription depending on the tier.

### REGENCE MEDICARE SCRIPT BASIC

\$195 deductible  
After your deductible, your cost share is:  
\$7.50/\$33/\$40/\$85/28%/28% per prescription depending on the tier.

After you've paid your yearly deductible (if you have one) and the yearly drug costs (paid by you and Regence) reach \$2,930, you enter the Coverage Gap.

## Phase II COVERAGE GAP

### REGENCE MEDICARE SCRIPT ENHANCED

You pay \$5 copay per prescription for each 30-day supply of Tier 1 preferred generics; 86% coinsurance for all other covered Part D generics during the Coverage Gap; and 50% for some brand-name drugs discounted through the Coverage Gap Discount Program.

### REGENCE MEDICARE SCRIPT BASIC

You pay 86% coinsurance for all covered Part D generics and 50% for some brand-name drugs discounted through the Coverage Gap Discount Program.

After your out-of-pocket costs (paid by you in all phases and by the drug manufacturer(s) in the Coverage Gap) reach \$4,700, you go to Catastrophic Coverage for the remainder of the year.

## Phase III CATASTROPHIC COVERAGE

### REGENCE MEDICARE SCRIPT ENHANCED

You pay the greater of \$2.60/\$6.50 copay or 5% coinsurance per prescription depending on the tier.

### REGENCE MEDICARE SCRIPT BASIC

You pay the greater of \$2.60/\$6.50 copay or 5% coinsurance per prescription depending on the tier.

# Tiers = Choice

Your tiered prescription drug benefit helps you balance your choice of prescription drugs with the costs.

You have coverage for most Medicare Part D-covered prescription medications. What you pay – your copay or coinsurance—depends on which medication you choose and which plan you have. No matter which plan you're on, Tier 1 preferred generics offer the greatest value.

	Regence Medicare Script Enhanced	Regence Medicare Script Basic
<b>Deductible</b>	<b>\$0</b>	<b>\$195</b>
<b>Tier 1:</b> Copay for preferred generics	\$5	\$7.50
<b>Tier 2*:</b> Copay for non-preferred generics	\$33	\$33
<b>Tier 3:</b> Copay for preferred brand drugs	\$40	\$40
<b>Tier 4:</b> Copay for non-preferred brand drugs	\$85	\$85
<b>Tier 5**:</b> Coinsurance for specialty tier drugs	33%	28%
<b>Tier 6**:</b> Coinsurance for injectable drugs	33%	28%

\*Tier 2 contains non-preferred generics, which is a limited list of generic medications that have less expensive equivalents. Please see our formulary for more information.

\*\*Tiers 5 and 6 are limited to a 30-day supply and may contain generics.

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan.

Limitations, copays and restrictions may apply.

Deductibles, copays and coinsurance amounts are based on a 30-day supply of medication (31-day supply for long-term care) and are effective Jan. 1, 2012, through Dec. 31, 2012. You can use any pharmacy in our network. If you have to go to an out-of-network pharmacy due to non routine circumstances, you may have to pay more. Quantity limitations and restrictions may apply. You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for extra help, call 1-800-Medicare (1-800-633-4227). TTY users should call 1 (877) 486-2048, 24 hours a day, seven days a week; the Social Security Office at 1 (800) 772-1213 between 7 a.m. and 7 p.m. Monday through Friday. TTY users should call 1 (800) 325-0778; or your State Medicaid Office.

## How do you know which tier your medication is in?

Our formulary shows which medications are covered and at what copay/coinsurance level.

If your provider prescribed a brand-name medication, you can ask the pharmacist for the generic equivalent. Unless your provider specifically prescribed only the brand-name, you can get the generic and in most cases pay less.

For a complete and current list of covered generic and brand-name medications, see our formulary at [www.regence.com/medicare](http://www.regence.com/medicare).

## Some medications have special requirements

Our formulary includes most Medicare Part D-covered prescription drugs. We've reviewed them for safety, effectiveness, proven uses and value, so only a few need prior authorization. That means fewer interruptions to your treatment and care.

For certain drugs, there's a limit on the amount of the drug we'll cover over a period of time.

See the formulary for more information about prior authorization and quantity limits.

## Smart tools for better health

Your **Regence Medicare Script** plan also gives you automatic access to two valuable resources designed to help you make informed decisions about your health and save money.

- **www.regence.com/medicare:** An online resource where you can check your claims, compare cost and quality, get support and advice, and research health topics
- **Regence Advantages:** A members-only discount program that offers savings on a wide range of health-related goods and services, including hearing aids, eye wear, LASIK surgery, health clubs and alternative medicine. **Regence Advantages is not insurance but is offered in addition to your plan to help you stay healthy and live better. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Regence Medicare Script (PDP) grievance process.**

# Enrolling is easy

Before you apply, it's important to first **confirm that any prescriptions you take are on our formulary**. You can find our formulary list at [www.regence.com/medicare](http://www.regence.com/medicare).

**In addition, call us for a complete enrollment packet if you don't already have one.** That packet includes detailed benefit grids and enrollment materials. To have one mailed to you or to get additional information, call us at 1-888-REGENCE (1-888-734-3623) between 8 a.m. and 5 p.m., Monday through Friday, Pacific time (TTY users should call 711).

If you enroll in Regence Medicare Script, you are not able to enroll in a Medicare Advantage plan. Your Part D prescription drug coverage must be purchased as part of your Medicare Advantage plan.

## Once you've done that, it's easy to enroll:

We have several ways for you to enroll, depending on what's easiest for you. Regardless of the enrollment option you select, you can choose to pay monthly or every three months by mail, or have your premium automatically withdrawn from your bank account. Call our Customer Service department to find out more.

- 1 ONLINE.** Enjoy the convenience of applying online. Simply visit our website, [www.regence.com/medicare](http://www.regence.com/medicare) and follow the instructions for applying online.
- 2 PHONE.** You can also enroll over the phone, with assistance from our knowledgeable Medicare Sales representatives. Please call us at 1-888-REGENCE (1-888-734-3623) between 8 a.m. and 5 p.m., Monday through Friday, Pacific time (TTY users should call 711) for more information and to enroll.
- 3 FAX.** Download an application from our website, [www.regence.com/medicare](http://www.regence.com/medicare), fill it out and fax it to 1 (888) 335-2988.
- 4 MAIL.** Download an application from our website, [www.regence.com/medicare](http://www.regence.com/medicare), fill it out and mail it to: P.O. Box 12625, MS S5B, Salem, OR 97309-0625.

# When you're a member

To start using your **Regence Medicare Script** coverage, just show your member card at any participating pharmacy. There's virtually no paperwork—the pharmacy will take care of the claim. You just pay any cost-sharing amount. You must go to a network pharmacy to receive coverage except under non-routine circumstances.

*Regence Medicare Script (PDP) is a stand-alone prescription drug plan with a Medicare contract. It's available to residents in all counties in Idaho and Utah. Certain eligibility periods and requirements apply. Please contact Customer Service at the phone number below for more details. Anyone who resides in our service area may apply. Individuals must have Parts A and B, or Part A only, or Part B only to enroll. You must continue to pay your Medicare Part B premium. Benefits, premiums and/or copayments/coinsurance may change on Jan. 1, 2013. Formularies and pharmacy networks may change during 2012 and/or on Jan. 1, 2013.*

Members can contact Customer Service  
at **1 (800) 541-8981 for plan information.**  
**TTY users should call 711.**

Our telephone hours are 8 a.m. to 8 p.m. Monday through Friday.

From Oct. 15 through Feb. 14, Customer Service is available  
from 8 a.m. to 8 p.m. seven days a week.



**Regence**

P.O. Box 30270  
Salt Lake City, UT 84130-0270

[www.regence.com/medicare](http://www.regence.com/medicare)