

Prescription Drug Plans in Pennsylvania (Chart continued on H10 and H11)

Twenty companies are selling a combined 52 prescription drug plans in the Pittsburgh area that can work in conjunction with traditional Medicare benefits. These “standalone” drug plans have monthly premiums that range from \$10.14 to \$68, and include deductibles ranging from \$0 to \$250.

Once the deductible is met, consumers typically pay a portion of their drug costs until total spending hits \$2,250. The value of copays can be as high as 25 percent of total drug costs in this coverage layer, but many plans provide richer benefits by charging flat amounts that vary by the type of drug dispensed. A plan might, for example, charge \$5 for a generic, \$20 for a brand and \$40 for a non-preferred brand. (Many plans

have still another tier of copays for specialty and experimental drugs, so consult with companies for details.)

Once total drug spending hits \$2,250, consumers fall into a coverage “doughnut hole,” in which plans are not required by the government to provide coverage for the next \$2,850 in spending. Eight of the higher-premium plans in Pennsylvania offer some drug coverage during this gap.

Once a consumer spends \$3,600 out-of-pocket for medications, catastrophic coverage begins, with Medicare covering about 95 percent of medication costs.

Information from the government about the 200 drugs most commonly used by Medicare beneficiaries provides some information about medications covered by a plan. Beneficiaries should seek the latest information from the plans to determine if their particular drugs are covered. Not all plans cover all drugs.

The number of network pharmacies in Pennsylvania provides some information about the breadth of the plan’s pharmacy network. According to the government, these retail pharmacies will dispense drugs for the copays listed below. Not all pharmacies are in all plan networks, so beneficiaries should check whether their particular pharmacy is included in a plan’s network.

Plan name	Monthly premium	Annual deductible	Copays during first coverage layer	Doughnut hole coverage	% of top 200 common Medicare drugs covered	Number of network pharmacies in Pa.
Aetna 1-800-213-4599 www.aetnamedicare.com						
Aetna Medicare Rx Essentials	\$32.26	\$250	Retail, one-month supply: Generics, \$5; Brands, \$25. Mail order, three-month supply: Generics, \$10; Brands, \$50.	No coverage	79%	2,611
Aetna Medicare Rx Plus	\$42.88	\$0	Retail, one-month supply: Generics, \$7; Brands, \$35. Mail order, three-month supply: Generics, \$14; Brands, \$70.	Retail, one-month supply: Generics, \$7. Mail order, three-month supply: Generics, \$14.	79%	2,611
Aetna Medicare Rx Premier	\$58.41	\$0	Retail, one-month supply: Preferred Generics, \$2; Preferred Brands, \$20; Non-Preferred Generics and Brands, \$40. Mail order, three-month supply: Preferred Generics, \$4; Preferred Brands, \$40; Non-Preferred Generics and Brands, \$80.	Retail, one-month supply: Preferred Generics, \$2; Non-Preferred Generics, \$40. Mail order, three-month supply: Preferred Generics, \$4; Non-Preferred Generics, \$80.	94%	2,611
AmeriHealth 1-866-456-1695 www.amerihealthpdp.com						
Advantage	\$24.18	\$250	Retail or Mail order: 25 percent of cost	No coverage	84%	2,845
AmeriHealth 1-866-456-1690 www.amerihealthpdp.com						
Rx Option I	\$35.11	\$250	Retail or Mail order: 25 percent of cost	No coverage	90%	2,845
Rx Option II	\$42.11	\$0	Retail, one-month supply: Generics, \$5; Preferred Brands, \$20; Non-Preferred Brands, \$40. Mail order, three-month supply: Generics, \$15; Preferred Brands, \$60; Non-Preferred Brands, \$120. Note: Copays end/doughnut hole begins at \$1,800.	No coverage (beginning at \$1,800)	90%	2,845
Rx Option III	\$60.11	\$0	Retail, one-month supply: Generics, \$5; Preferred Brands, \$20; Non-Preferred Brands, \$40. Mail order, three-month supply: Generics, \$15; Preferred Brands, \$60; Non-Preferred Brands, \$120. Note: Copays end/doughnut hole begins at \$2,500.	Retail and Mail order: Copays apply until \$2,500. Then generics copays continue through the doughnut hole.	90%	2,845
Avalon Health Ltd. 1-888-839-7330 www.secureRx.com						
SecureRx	\$38.13	\$50	Retail, one-month supply: Generics, \$5; Brands, \$30. Mail order, three-month supply: Generics, \$12.50; Brands, \$75.	No coverage	85%	2,677
Cigna HealthCare 1-800-735-1459 www.cignature-rx.com						
Cignature Rx Value Plan	\$37.35	\$250	Retail, one-month supply: Generics, \$4; Preferred Brands, \$20; Brands, \$40. Mail order, three-month supply: Generics, \$12; Preferred Brands, \$60; Brands, \$120.	No coverage	96%	2,422
Cignature Rx Plus Plan	\$42.46	\$0	Retail, one-month supply: Generics, \$5; Preferred Brands, \$30; Brands, \$50. Mail order, three-month supply: Generics, \$15; Preferred Brands, \$90; Brands, \$150.	No coverage	96%	2,422
Cignature Rx Complete Plan	\$51.26	\$0	Retail, one-month supply: Generics, \$5; Preferred Brands, \$30; Brands, \$50. Mail order, three-month supply: Generics, \$15; Preferred Brands, \$90; Brands, \$150.	Retail, one-month supply: Generics, \$5. Mail order, three-month supply: Generics, \$15.	96%	2,422
First Health Life & Health Insurance Co. 1-800-588-3322 www.firsthealthpremier.com						
First Health Premier	\$27.21	\$250	Retail, one-month supply: 25 percent of cost. No mail order.	No coverage	95%	2,864
HealthAmerica 1-800-882-3822 www.advantRrx.com						
AdvantRx Value	\$20.07	\$0	Retail, one-month supply: Generics, \$12; Brands, \$36. Mail order, three-month supply: Generics, \$24; Brands, \$72.	No coverage	77%	2,864
AdvantRx Premier	\$30.46	\$0	Retail, one-month supply: Generics, \$5; Preferred Brands, \$20; Brands, \$53. Mail order, three-month supply: Generics, \$10; Preferred Brands, \$40; Brands, \$106.	No coverage	95%	2,864
AdvantRx Premier Plus	\$44.47	\$0	Retail, one-month supply: Generics, \$0; Preferred Brands, \$20; Brands, \$55. Mail order, three-month supply: Generics, \$0; Preferred Brands, \$40; Brands, \$110.	No coverage	95%	2,864
Highmark 1-866-465-4030 www.highmarkbcbs.com						
BlueRx Basic	\$26.55	\$0	Retail, one-month supply: Generics, \$10; Brands, \$30. Mail order, three-month supply: Generics, \$25; Brands, \$75.	No coverage	83%	2,172
BlueRx Plus	\$33.67	\$0	Retail, one-month supply: Generics, \$10; Preferred Brands, \$25; Non-Preferred Brands, \$45. Mail order, three-month supply: Generics, \$25; Preferred Brands, \$62.50; Non-Preferred Brands, \$112.50.	No coverage	95%	2,172
BlueRx Complete	\$47.46	\$0	Retail, one-month supply: Generics, \$8; Preferred Brands, \$20; Non-Preferred Brands, \$40. Mail order, three-month supply: Generics, \$20; Preferred Brands, \$50; Non-Preferred Brands, \$100	Retail, one-month supply: Generics, \$8. Mail order, three-month supply: Generics, \$20.	95%	2,172
Humana 1-800-883-6901 www.humana-medicare.com						
Defined Standard	\$10.14	\$250	Retail or Mail order: 25 percent of cost	No coverage	95%	2,113
Enhanced	\$16.94	\$0	Retail, one-month supply: Generics, \$7; Preferred Brands, \$30; Non-Preferred Brands, \$60. Mail order, three-month supply: Generics, \$17.50; Preferred Brands, \$75; Non-Preferred Brands, \$150.	No coverage	95%	2,113
Complete	\$58.46	\$0	Retail, one-month supply: Generics, \$7; Preferred Brands, \$30; Non-Preferred Brands, \$60. Mail order, three-month supply: Generics, \$17.50; Preferred Brands, \$75; Non-Preferred Brands, \$150.	Copays continue through the doughnut hole.	95%	2,113

Plan name	Monthly premium	Annual deductible	Copays during first coverage layer	Doughnut hole coverage	% of top 200 common Medicare drugs covered	Number of network pharmacies in Pa.
Medco Health Solutions Inc.			1-800-758-3605	www.yourxplan.com		
YOURxPLAN	\$32.53	\$250 (Brands only)	Retail, one-month supply: Generics, \$4; Preferred Brands, \$17; Non-Preferred Brands, 75 percent of cost. Mail order, three-month supply: Generics, \$4; Preferred Brands, \$34; Non-Preferred Brands, 75 percent of cost.	No coverage	90%	2,489
MemberHealth Inc.			1-866-684-5353	www.communitycareRx.com		
Community Care Rx Basic	\$32.10	\$250	Retail, one-month supply: Generics, \$0; Preferred Brands, 25 percent of cost; Brands, 45 percent of costs. No Mail order.	No coverage	87%	2,658
Community Care Rx Choice	\$40.19	\$250	Retail, one-month supply: Generics, \$4; Preferred Brands, \$20; Brands, \$40. No Mail order.	No coverage	87%	2,658
Community Care Rx Gold	\$44.04	\$100	Retail, one-month supply: Generics, \$4; Preferred Brands, \$25; Non-Preferred Brands, \$50. No Mail order.	No coverage	87%	2,658
PacifiCare			1-866-917-2783	www.prescriptionsolutions.com		
Saver	\$25.20	\$0	Retail, one-month supply: Generics, \$7.50; Preferred Brands, \$22; Non-Preferred Brands, \$50.85. Mail order, three-month supply: Generics, \$15; Preferred Brands, \$44; Non-Preferred Brands, \$101.70.	No coverage	73%	2,590
Select	\$36.46	\$0	Retail, one-month supply: Generics, \$7.50; Preferred Brands, \$22; Non-Preferred Brands, \$62.45. Mail order, three-month supply: Generics, \$15; Preferred Brands, \$44; Non-Preferred Brands, \$124.90.	No coverage	82%	2,590
Comprehensive	\$41.37	\$0	Retail, one-month supply: Generics, \$7.50; Preferred Brands, \$22; Non-Preferred Brands, \$51.15. Mail order, three-month supply: Generics, \$15; Preferred Brands, \$44; Non-Preferred Brands, \$102.30.	Retail, one-month supply: Generics, \$7.50. No coverage for other drugs.	73%	2,590
PrescriptionPathway			1-800-765-8900	www.RxPathway.com		
PennLife Bronze	\$31.17	\$250	Retail or Mail order: 25 percent of cost	No coverage	85%	2,137
American Progressive Silver	\$40.47	\$250	Retail, one-month supply: Generics, \$6; Brands, \$27. Mail order, three-month supply: Generics, \$12; Brands, \$54.	No coverage	85%	2,137
PennLife Silver	\$40.50	\$250	Retail, one-month supply: Generics, \$5; Brands, \$28. Mail order, three-month supply: Generics, \$10; Brands, \$56.	No coverage	85%	2,137
Marquette National Life Silver	\$40.58	\$250	Retail, one-month supply: Generics, \$4; Brands, \$29. Mail order, three-month supply: Generics, \$8; Brands, \$58.	No coverage	85%	2,137
American Progressive Gold	\$51.68	\$0	Retail, one-month supply: Generics, \$6; Brands, \$27. Mail order, three-month supply: Generics, \$12; Brands, \$54.	No coverage	85%	2,137
PennLife Gold	\$51.70	\$0	Retail, one-month supply: Generics, \$5; Brands, \$28. Mail order, three-month supply: Generics, \$10; Brands, \$56.	No coverage	85%	2,137
Marquette National Life Gold	\$51.76	\$0	Retail, one-month supply: Generics, \$4; Brands, \$29. Mail order, three-month supply: Generics, \$8; Brands, \$58.	No coverage	85%	2,137
Marquette National Life Platinum	\$68.34	\$0	Retail, one-month supply: Generics, \$4; Brands, \$26; Non-Preferred Brands, \$42. Mail order, three-month supply: Generics, \$8; Brands, \$52; Non-Preferred Brands, \$84.	No coverage	95%	2,137
American Progressive Platinum	\$68.61	\$0	Retail, one-month supply: Generics, \$6; Brands, \$24; Non-Preferred Brands, \$40. Mail order, three-month supply: Generics, \$12; Brands, \$48; Non-Preferred Brands, \$80.	No coverage	95%	2,137
RxAmerica			1-877-279-0370	www.Meds4Medicare.com		
Advantage Star Plan	\$32.12	\$250	Retail, one-month supply: Generics, \$2; Brands, 25 percent of cost. Mail order, three-month supply: Generics, \$6; Brands, 25 percent of cost.	No coverage	82%	1,899
Advantage Freedom Plan	\$34.80	\$250	Retail or Mail order: 25 percent of cost	No coverage	81%	1,899
SilverScript Insurance Co.			1-866-552-6106	www.silverscript.com		
SilverScript	\$29.94	\$250	Retail, one-month supply: Generics, \$9; Brands, 25 percent of cost. Mail order, three-month supply: Generics, \$20; Brands, \$68.	No coverage	84%	2,825
SilverScript Insurance Co.			1-866-235-4582	www.silverscriptplus.com		
SilverScript Plus	\$59.02	\$100	Retail, one-month supply: Generics, \$7; Preferred Brands, \$25; Non-Preferred Brands, \$60. Mail order, three-month supply: Generics, \$15; Preferred Brands, \$58; Non-Preferred Brands, \$147.	No coverage	89%	2,825
Sterling Life Insurance Co.			1-888-909-1713	www.sterlingplans.com		
Sterling Prescription Drug Plan	\$57.07	\$100	Retail, one-month supply: Generics, \$10; Preferred Brands, \$25; Non-Preferred Brands, 45 percent of cost. Mail order, three-month supply: Generics, \$20; Preferred Brands, \$50; Non-Preferred Brands, 45 percent of cost.	No coverage	89%	2,825
UniCare			1-800-928-6201	www.unicare.com		
Medicare Rx Rewards Value Plan	\$22.48	\$250	Retail, one-month supply: Generics, \$5; Brands, \$25. Mail order, three-month supply: Generics, \$7.50; Brands, \$62.50	No coverage	85%	2,414
Medicare Rx Rewards Plus Plan	\$30.54	\$0	Retail, one-month supply: Generics, \$10; Brands, \$30. Mail order, three-month supply: Generics, \$15; Brands, \$75.	No coverage	85%	2,414
Medicare Rx Rewards Premier	\$40.72	\$0	Retail, one-month supply: Generics, \$10; Brands, \$30; Non-Preferred Brands, \$60. Mail order, three-month supply: Generics, \$15; Brands, \$75; Non-Preferred Brands, \$150.	Retail, one-month supply: Generics, \$10. Mail order, three-month supply: Generics, \$15.	95%	2,414
United American Insurance Co.			1-866-524-4169	www.uamedicarepartd.com		
UA Medicare Part D	\$33.98	\$0	Retail, one-month supply: Formulary Generics, \$9; Formulary Preferred Brands, \$30; Formulary Non-Preferred Brands, \$60. Mail order, three-month supply: Formulary Generics, \$18; Formulary Preferred Brands, \$60; Formulary Non-Preferred Brands, \$120.	No coverage	90%	2,489

Plan name	Monthly premium	Annual deductible	Copays during first coverage layer	Doughnut hole coverage	% of top 200 common Medicare drugs covered	Number of network pharmacies in Pa.
United HealthCare		1-888-867-5564	www.aarpmedicarerx.com			
AARP MedicareRx Plan	\$25.03	\$0	Retail, one-month supply: Generics, \$5; Preferred Brands, \$28; Non-Preferred Brands, \$55. Mail order, three-month supply: n/a	No coverage	95%	2,483
United Medicare MedAdvance	\$29.20	\$0	n/a	No coverage	95%	2,483
UPMC Health Plan		1-877-381-3765	www.upmchealthplan.com			
UPMC for Life	\$40.10	\$150	Retail, one-month supply: Generics, \$10; Preferred Brands, \$25; Non-Preferred Brands, \$40. Mail order, three-month supply: Generics, \$20; Preferred Brands, \$50; Non-Preferred Brands, \$80.	No coverage	81%	2,518 (reported by the plan)
WellCare Health Plans		1-888-307-5151	www.wellcarepdp.com			
Signature	\$21.20	\$0	Retail, one-month supply: Generics, \$0; Brands, \$68. Mail order, three-month supply: Generics, \$0; Brands, \$204.	No coverage	81%	2,503
Complete	\$38.29	\$0	Retail, one-month supply: Generics, \$0; Preferred Brands, \$15; Non-Preferred Brands, \$50. Mail order, three-month supply: Generics, \$0; Preferred Brands, \$45; Non-Preferred Brands, \$150. Note: Copays end/doughnut hole begins at \$1,850	No coverage (beginning at \$1,850)	79%	2,503
Premier	\$41.07	\$0	Retail, one-month supply: Generics, \$0; Preferred Brands, \$30; Non-Preferred Brands, \$60. Mail order, three-month supply: Generics, \$0; Preferred Brands, \$90; Non-Preferred Brands, \$180.	No coverage	78%	2,503