



THIS IS A SUMMARY - THIS IS NOT LEGAL ADVICE!



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MEDICARE PART D ENROLLMENT GRID AND INFO

	INITIAL OR SWITCHING ENROLLMENT											
	Mo 1	Mo 2	Mo 3	Age 65	Mo 5	Mo 6	Mo 7	Mo 8	Mo 9	Mo 10	Mo 11	Mo 12
Part D Initial Sign-up												
Other Part D Events:	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Switching Enrollment												
Dropping												
Late Enroll												
Drop and Go To 5-Star Plan												
Move Away; Lose Emplr Cov Nursing Home												

 = Enrollment Period
 = No Sign-up Available

PENALTIES: If you go 63 days or more without a Part D (Prescription Drug Plan) or “Creditable Coverage” AFTER YOUR INITIAL ENROLLMENT PERIOD IS OVER (63 DAYS AFTER THE END OF Month 7, above) you will pay a penalty to be added to your monthly premium. The penalty is equal to \$32.34 (2011) x number of *full* months uncovered by a PDP or “Creditable Health Coverage” x 1% (rounded to nearest \$.10).

CREDITABLE COVERAGE: Current or former employer or union, Tricare, VA. The plan must inform you if your coverage is “creditable.” If you wish to avoid a penalty, do not **EVER** go more than 63 days without “creditable coverage” or Part D.

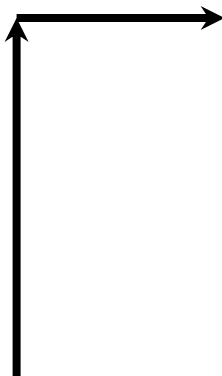
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PART D COSTS SUMMARY – INCLUDING “DONUT HOLE” – 2012

Total Annual Rx Cost Range	Your Cost Sharing Percentage	What You Pay	What Share The Plan Pays	What the Plan Pays
\$0 - \$320	100%	\$320	0%	\$0
\$321 - \$2,930	25%	\$652.50	75%	\$1,957.50
\$2,931 - \$6,657.50*	100%	\$3,726.50*	0%	\$0
Over \$6,657.50	Generic: > of 5% or \$2.60	??	95%	??
	Other: > of 5% or \$6.50			



* While in the Donut Hole in 2012 you will be eligible for a 50% discount on brand name drugs and, on other drugs, you will pay a maximum 86% co-pay. THE FULL RETAIL COST OF THE DRUGS APPLIES TO THE DONUT HOLE.