

# 2012 plan highlights

NY

Plan Feature	AARP® MedicareRx Preferred (PDP)	AARP® MedicareRx Enhanced (PDP)
<b>Monthly premium</b>	\$40.30	\$89.70
<b>Tier 1: Lowest copay.</b> Lower-cost, commonly used generic drugs.	\$4.00	\$4.00
<b>Tier 2: Low copay.</b> Most generic drugs.	\$8.00	\$7.00
<b>Tier 3: Medium copay.</b> Many common brand name drugs, called preferred brands, and some higher-cost generic drugs.	\$42.00	\$40.00
<b>Tier 4: Highest copay.</b> Non-preferred generic and non-preferred brand name drugs	\$91.00	\$76.00
<b>Tier 5: Specialty tier.</b> Unique and/or very high-cost drugs.	33%	33%
<b>Stage 1: Annual deductible</b>	\$0	\$0
<b>Stage 2: Initial coverage</b>	<b>You + plan = \$2,930:</b> You pay the regular copay/coinsurance for your drugs. The plan pays the remainder until total drug costs reach \$2,930.	
<b>Stage 3: Coverage gap</b>	<b>You pay:</b> 50% of the price (plus the dispensing fee) for brand name drugs and 86% of the price for generic drugs until your yearly True Out-of-Pocket costs <sup>1</sup> equal \$4,700. You may pay less if your plan has better coverage in the gap.	
	<b>The plan pays:</b> The rest of the costs for covered drugs during the gap. Some of these costs are also paid by drug manufacturer discounts.	
	No additional coverage.	Additional coverage for Tier 1 and Tier 2 drugs with copay.
<b>Stage 4: Catastrophic coverage</b>	<b>Plan pays majority:</b> After you have reached \$4,700 in True Out-of-Pocket costs, the plan pays the majority of the drug costs until the end of the year. You pay the greater of \$2.60 for generic, \$6.50 for brand name OR 5% of total drug cost.	
<b>Formulary (drug list)</b>	Includes nearly all generic drugs covered by Medicare Part D and most commonly used brand name drugs.	Includes more than 95% of the drugs covered by Medicare Part D.
<b>Plan service area</b>	All 50 states, D.C. and the five U.S. territories.	
<b>Network pharmacies</b>	More than 65,000 network pharmacies nationwide.	

## Pharmacy Saver offers hundreds of generic drugs for only \$2 a prescription.

UnitedHealthcare® is always looking for ways to save our members money. We have worked with many of our network pharmacies to provide the Pharmacy Saver™ program. Hundreds of generic drugs now cost only \$2 for a 30-day supply. In addition to savings, Pharmacy Saver offers convenience, with many national and local pharmacies to choose from. To look up qualifying drugs, participating pharmacies and prices, go to: [www.PharmacySaver.com](http://www.PharmacySaver.com).

### PharmacySaver



### Need more than just prescription drug coverage?

UnitedHealthcare offers health care plans that include built-in prescription drug coverage, plus other coverage and benefits that matter to you. We hope you'll take a moment to get acquainted with the plans' offerings and find out how you may get more from Medicare.

For more information, contact your agent or call UnitedHealthcare Customer Service at 1-866-255-4526, TTY 711, 8 a.m. – 8 p.m. local time, 7 days a week. Or visit us at [www.AARPMedicareRx.com/BR](http://www.AARPMedicareRx.com/BR).

### A UnitedHealthcare® Medicare Solution

<sup>1</sup>True Out-of-Pocket Costs = The amount you pay (or others pay on your behalf) for prescription drugs starting January 1, 2012, not including premiums.

Other pharmacies are available in our network. Members may use any pharmacy in the network, but may not receive Pharmacy Saver pricing. Pharmacies participating in the Pharmacy Saver program may not be available in all areas. Drugs and prices are subject to change during the plan year. Quantities may be limited by retailer based on their dispensing policy. The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan. Plan is insured or covered by UnitedHealthcare Insurance Company or one of its affiliates, a Medicare-approved Part D sponsor. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals. AARP and its affiliates are not insurance agencies and do not employ or endorse individual agents, brokers, producers, representatives, or advisors. Benefits, premium and/or copayments/coinsurance may change on January 1, 2013. Please contact UnitedHealthcare for details.