# High Option
# Medicare Part D PDP- New for 2024

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2023

# EXPRESS SCRIPTS MEDICARE ® PRESCRIPTION DRUG PLAN (PDP)

- New for 2024: A Medicare Prescription drug benefit for eligible members
- OPM is allowing Medicare PDP for the first time beginning in 2024
- Allows APWUHP to enroll eligible members aged 65 and older in a Part D plan and take advantage of lower costs
- Eligible members will be automatically enrolled; no action needed on your part
- Members can Opt-Out at any time
- FEHB  coverage is still in place with advantages of Part D

*Express Scripts awarded a 4 star rating*



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# EXPRESS SCRIPTS MEDICARE ® PRESCRIPTION DRUG PLAN (PDP) -MEMBER BENEFITS:

- No Additional Premium
- No Drug Exclusions
- Lower Copays
- Four Drug Tiers instead of Six
- High Option Out of Pocket Maximum:
  - $6,500/13,000  in-network
  - Combined medical and RX
  - Coverage during CMS donut hole/coverage gap  and Catastrophic stage
- Do not need Part B
- Broader retail network

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OVERVIEW

# INTRODUCTION TO MEDICARE AND THE EXPRESS SCRIPTS PDP

- Medicare is a national health insurance program administered through Centers for Medicare and Medicaid Services (CMS)
    - CMS is the federal agency under the Department of Health and Human Services, which administers the Medicare Program
- As a federally funded program, Medicare is regulated by CMS guidance
    - CMS rules, apply, including possible IRMAA premium (in addition to APWUHP premium)
- APWU Health Plan is required to act within CMS guidance and related regulations
- Medicare PDP is Part D only and different from Medicare Advantage plans
- As a result of the new Part D coverage, the APWU Health Plan has enhanced the overall benefit compared to your current plan coverage.
- If you are recently enrolled in the Medicare Advantage Plan or elect to enroll in it during Open Season, you will be excluded from this auto-enrollment because the Medicare Advantage Plan has a part D prescription plan with the same enhanced benefits.

# APWUHP Member Cost Share

APWU HEALTH PLAN

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# APWUHP High Option Member Cost Share 2024

| Tier Name | Tier Number | Retail | Home Delivery |
|---|---|---|---|
| Generic | 1 | $10 | $20 |
| Preferred | 2 | 25% w/ $200 max | 25% w/ $300 max |
| Non-Preferred | 3 | 45% w/ $300 max | 45% w/ $500 max |
| Specialty Generic | 4 | 25% w/$300 max | 25% w/$150 max |
| Specialty Formulary | 5 | 25% w/$600 max | 25% w/$300 max |
| Specialty Non-Preferred | 6 | 45% w/$1000 max | 45% w/$500 max |

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# APWUHP High Option Plan- 2024 Medicare PDP

INITIAL COVERAGE | COVERAGE GAP | CATASTROPHIC

## Medicare PDP Copays
## Initial and Coverage Gap $6500/$13000

| Tier Name5 | Tier Number | Retail 30 Day Supply | Retail/Mail 90 Day Supply |
|---|---|---|---|
| Generic | 1 | $10 | $20 |
| Preferred | 2 | 25% w/ $200 max | 25% w/ $300 max |
| Non Preferred | 3 | 25% w/$300 max | 25% w/ $500 max |
| Specialty | 4 | 25% w/ $300 max | 25% w/ $150 max |

## Medicare PDP Copays
## Catastrophic phase

| Tier Name | Tier Number | Retail 30 Day Supply | Retail/Mail 90 Day Supply |
|---|---|---|---|
| Generic | 1 | $0 | $0 |
| Preferred | 2 | $0 | $0 |
| Non Preferred | 3 | $0 | $0 |
| Specialty | 4 | $0 | $0 |

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# Medicare PDP Value and Benefits
# What you need to know

- Drug Coverage is the same as High Option
- You don't need to have Medicare Part B to be in the Medicare PDP plan
- Drug list - no formulary exclusions
- CMS Insulin Copay Cap – $35 max for 30 day supply
- Network Pharmacies : More than 60,000 pharmacies to choose from including Express Scripts® Pharmacy and Accredo Specialty Pharmacy
- 90 day supplies at any participating pharmacy (not just CVS and Walgreens)
- Once you enter the catastrophic phase, $0 cost share
- 4 Tier copay design, including lower copays for specialty drugs
    - CMS defines specialty drugs by cost (>$950 per 30 day supply)

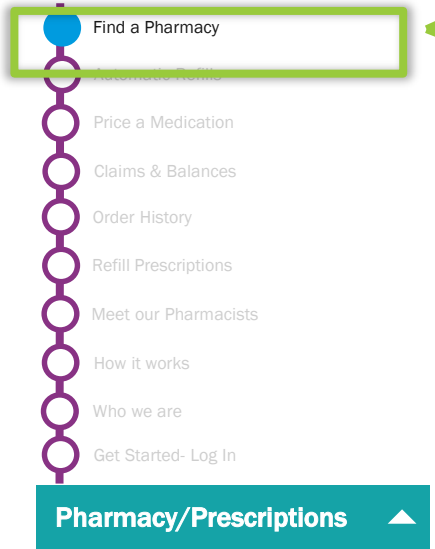
# Find A Pharmacy: expressscripts.com/medd/APWU

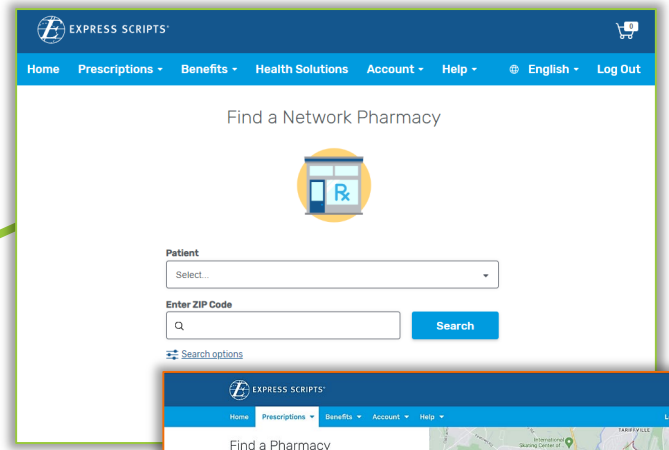
Easily find a participating pharmacy by following these steps:

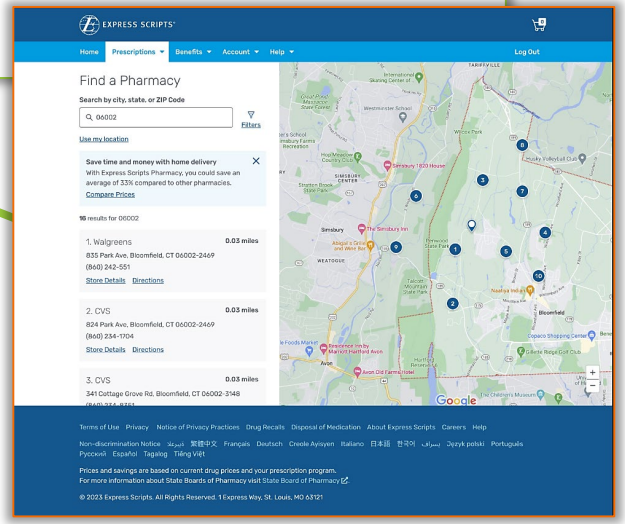
- Click on Prescriptions in the top colored bar.
- Click on Find a Pharmacy from the drop down menu under Prescriptions.

Once on the Find a Pharmacy page, enter your ZIP code and click search to see nearby plan-recommended pharmacies.

After entering their ZIP code and clicking the Search button, members are presented with a list of pharmacies near them. Click on a pharmacy to find contact information and more detail.



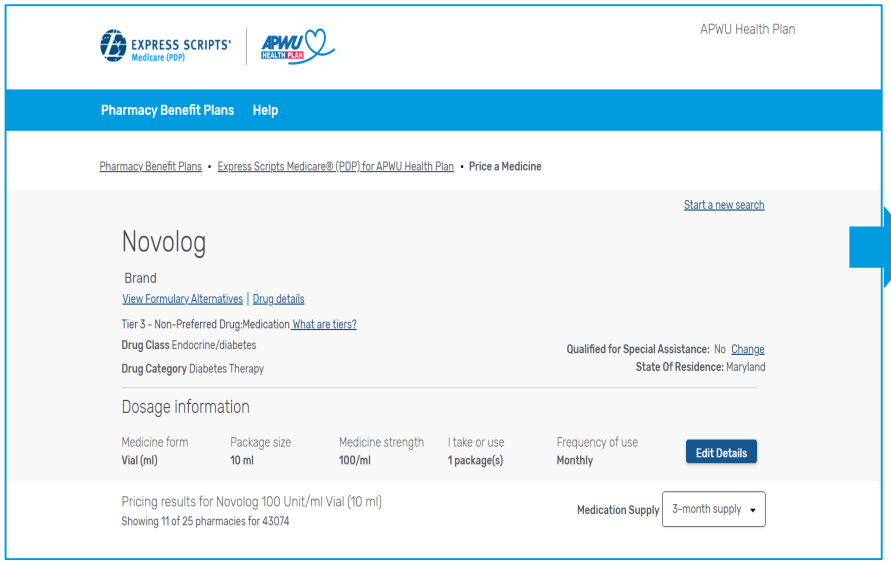



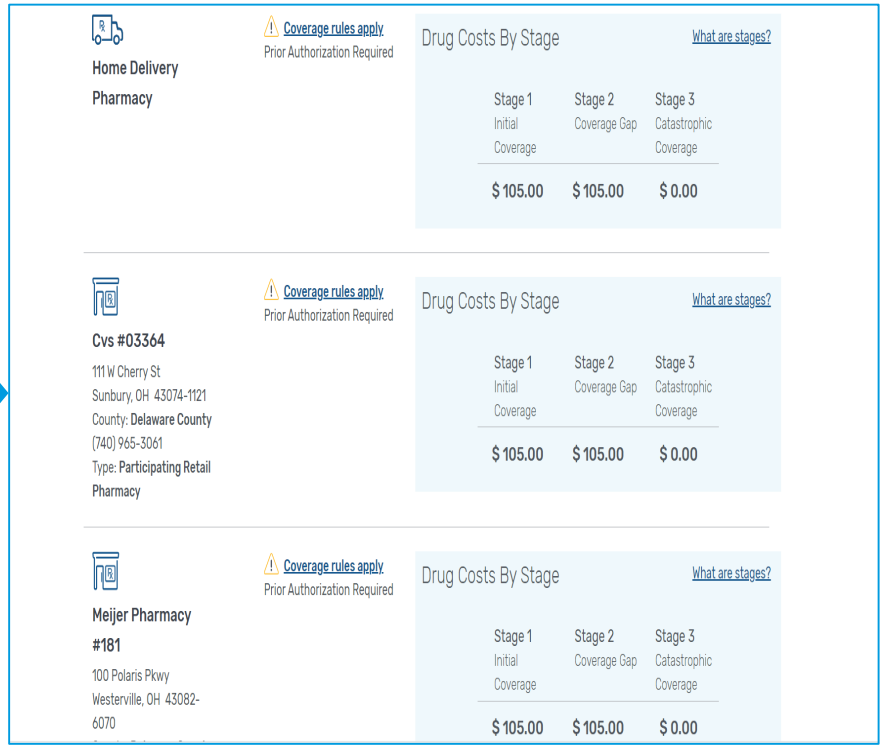




*Screenshots subject to change*

# Price a Medication on [www.expressscripts.com/medd/APWU](www.expressscripts.com/medd/APWU)

## Example) Insulin Copay

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# PDP Member Communications

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# COMMUNICATION: WHAT YOU NEED TO KNOW

- Plan Announcement Letter:  Received by end of October
- Look for your Welcome Kit including your Express Scripts Medicare PDP ID card on or around December 15, 2023
- You will receive a new medical ID card
- No action is needed to enjoy these benefits starting January 1, 2024, the Plan will auto-enroll you and your eligible dependents. Should you decide you do not want to participate, you may opt out by simply calling APWU Health Plan at 1-800-222-2798, Monday – Friday, 8:30 am – 6:30 pm ET.



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