

Section 3: Important Plan Information

MEDI-CAREFIRST BLUECROSS BLUESHIELD: GIVES YOU CHOICE...SAVES YOU MONEY

Medi-CareFirst BlueCross BlueShield (Medi-CareFirst) is a Prescription Drug Plan that is approved by Medicare. Medi-CareFirst will offer two plans in 2007 that can reduce your prescription drug costs:

- Blue Rx Standard
- Blue Rx Enhanced

The primary difference between the plans: **Blue Rx Enhanced covers generic drugs for a \$7 copay in the “coverage gap”** – the phase in the standard Medicare Part D plan during which all prescription drug costs are paid by the member. **Blue Rx Enhanced can provide substantial cost savings to those who have relatively high annual prescription drug costs.** The Blue Rx Enhanced plan has a higher monthly premium since it provides continuous coverage (see chart below for additional information about Blue Rx plans).

	Blue Rx Standard Plan	Blue Rx Enhanced Plan
	You Pay In-Network¹	
Monthly Premium	\$34.20	\$42.20
Annual Deductible	\$0	
Initial Coverage Limit – Amount you and your plan pay for the first \$2400 in total drug costs	34-Day Supply \$7 for Generic (Tier 1) \$25 for Preferred Brand Name (Tier 2) \$69 for Non-Preferred Brand Name (Tier 3) 25% for Non-Self-Administered Medical Injectables (Tier 4) ³	
	90-Day Supply \$14 for Generic (Tier 1) \$50 for Preferred Brand Name (Tier 2) \$138 for Non-Preferred Brand Name (Tier 3) 25% for Non-Self-Administered Medical Injectables (Tier 4) ³	
“Coverage Gap” – You pay 100% of costs after Initial Coverage Limit until you have spent \$3850 out-of-pocket	34-Day Supply Generic: 100% of all costs Brand: 100% of all costs	34-Day Supply Generic: \$7 Brand: 100% of all costs
	90-Day Supply Generic: 100% of all costs Brand: 100% of all costs	90-Day Supply Generic: \$14 Brand: 100% of all costs
Catastrophic Coverage – Amount you pay after your out-of-pocket expenses reach \$3850:	\$2.15 for Generic or Brand Name drugs treated as Generic and \$5.35 for all other drugs or 5%, whichever is greater	

¹ The copays listed above are for In-Network pharmacies. You must use In-Network pharmacies to receive plan benefits, except under emergency circumstances.

² If you missed your Initial Enrollment Period you will likely pay an additional 1% for each month in which you did not have coverage that was at least as good as the Medicare Prescription Drug Program.

³ Self-Administered Medical Injectables are covered under Tiers 2 and 3.