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Massachusetts Bulletin for People with Medicare

Health insurance programs for people with Medicare include:

- Original Medicare (Part A and Part B)
- Original Medicare +Medicare Supplement Insurance (Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Medicare Prescription Drug Coverage (Medicare Part D)
- Employer or Union Health Coverage (including retiree health plans)
- COBRA
- MassHealth (Medicaid)Programs
- Veterans Health Benefits
- Military Benefits (TRICARE)
- Indian Health Services

Programs for people with limited income and resources that may help pay for some health care and prescription drug costs

- "Extra Help" Paying for Medicare Prescription Drug Coverage (Part D)
- Medicare Savings Programs (Help with Medicare Costs)
- MassHealth (Medicaid)
- Prescription Advantage (State Pharmacy Assistance Program)

This Bulletin provides basic information about some of the programs listed above. Contact your plan benefits administrator for information about employer, union, retiree or other group health coverage. Contact your local veterans' agent for information about veterans health care services. Contact Indian Health Services for health care services for American Indians and Alaska Natives

LOCAL HELP FOR PEOPLE WITH MEDICARE

Medicare

Medicare is health insurance for people:

- age 65 or older
- under age 65 with certain disabilities
- any age with End-Stage Renal Disease (ESDR) (permanent kidney failure requiring dialysis or a kidney transplant)

Medicare has four parts:

- **Medicare Part A (Hospital)** helps cover inpatient care in hospitals, skilled nursing facilities, hospice care, home health care and other services.
- **Medicare Part B (Medical)** helps cover out-patient medically-necessary services like doctor's services, outpatient care, some preventive services, x-rays, tests, physical, occupational and speech therapy, ambulance service, medical supplies and equipment.
- **Medicare Part C (Medicare Advantage Plans)** are sold by private insurers. Medicare Advantage Plans cover Part A, Part B and other services. Some plans include Medicare prescription drug coverage (Part D). See details below.
- **Medicare Part D (Medicare Prescription Drug Coverage)** helps pay for outpatient prescription drugs.

Medicare Options

There are two ways to get Medicare health coverage:

1. **Original Medicare** covers **Part A** and **Part B** services. You can go to any doctor, hospital or other provider that accepts Medicare. Original Medicare is managed directly by Medicare.
   People who choose Original Medicare may purchase Medicare Supplement Insurance (Medigap) **from private insurers** to cover out-of-pocket costs (gaps) in Original Medicare. If you want prescription drug coverage, you must choose and join a Medicare Prescription Drug Plan
2. **Medicare Advantage Plans (MAP)-Part C**
   Medicare Advantage Plans include both Part A and Part B and **may** cover extra services not covered by Medicare such as vision, hearing, dental, health and wellness programs. You must have Medicare Part A and Part B and pay the Part B premium.
   Medicare Advantage Plans are sold by private companies approved by Medicare.
   You do not need to buy (or can't buy) a Medigap policy to cover Medicare Advantage Plan out-of-pocket costs.

Most Medicare Advantage plans require you to pay a monthly premium, copayments, coinsurance and deductibles. Out of pocket costs, extra benefits and rules vary from plan to plan.

There are different types of Medicare Advantage Plans including:

- Medicare Health Maintenance Organization (HMO) Plan
- Preferred Provider Organization (PPO) Plan
- Private Fee-For-Service (PFFS) Plan
- Medical Savings Account (MSA) Plan
- Special Needs Plan (SNP)

Medicare Prescription Drug Coverage (Part D)

Medicare offers prescription drug coverage (Part D) to help pay for prescription drug costs for people with Medicare.

Medicare prescription drug plans are sold by private companies approved by Medicare.

Many Medicare Advantage Plans offer prescription drug coverage (Part D) usually for additional cost.

People with Medicare who do not join a Medicare prescription drug plan when first eligible, may have to pay a late enrollment penalty (higher premiums).

People with limited income and resources, may be eligible for extra help to pay for Medicare drug plan costs.

Medicare Advantage Plans (Part C) and Medicare prescription drug plans (Part D) benefits, formularies, premiums, copayments, coinsurance and rules etc. vary from company to company, from plan to plan and may change every year. Each year, Medicare enrollees should examine and compare the costs, benefits and plan rules to choose the plan that best works with their health care and other needs

For more details refer to the official U.S. government "Medicare & You" handbook or contact Medicare at:

1-800-Medicare (1-800-633-4227)

(**TTY 1-877-486-2048** for people with partial or total hearing loss)

or visit **www.medicare.gov**

For free health insurance information, counseling or help choosing a health plan contact:

SHINE(Serving Health Information Needs of Elders)

1-800-AGE-INFO(1-800-243-4636) press 3

(**TTY: 1-800-872-0166** for people with partial or total hearing loss)

LOCAL HELP FOR PEOPLE WITH MEDICARE

Medicare Supplement Insurance ("Medigap")

Medicare Supplement Insurance (Medigap) is health insurance sold by private insurance companies to individuals enrolled in the Original Medicare Plan to cover the "gaps" in the Original Medicare Plan. Some Medigap policies also cover benefits that the Original Medicare Plan does not cover. Two standard Medigap policies are offered to Massachusetts residents:

- Medicare Supplement Core
- Medicare Supplement 1

In compliance with Federal regulations, ***Medicare Supplement 2 plans which include prescription drug coverage may no longer be offered. Members who were enrolled in Medicare Supplement 2 plans on or before December 31, 2005 may remain enrolled in their Supplement 2 plans and continue their prescription coverage.***

Medicare Supplement Insurance is regulated by federal and state laws

- The Medigap policy must clearly define it as "Medicare Supplement Insurance". Coverage and text is standard for all insurers.
- Medigap policies are guaranteed renewable and cannot be cancelled unless the beneficiary stops paying the premium or provides false information on the application.
- Medigap insurers cannot refuse to sell a policy, exclude or limit coverage, or require a waiting period before coverage starts due to existing health problems.
- Medigap insurers must offer the same premium (a "community rate") to all policyholders and cannot charge a different premium based on age or health.

The Massachusetts Division of Insurance monitors insurance companies authorized to sell insurance in Massachusetts. For general information contact,

Massachusetts Division of Insurance
617-521-7794 (Boston), 413-7785-5526 (Springfield)
(TTY: 617-521-7490 for people with partial or total hearing loss)
or visit **www.state.ma.us/doi**

For information and counseling about Medicare programs and options, contact
SHINE (Serving Health Information Needs of Elders)
1-800-AGE-INFO(1-800-243-4636) press 3
(TTY: **1-800-872-0166** for people with partial or total hearing loss)

LOCAL HELP FOR PEOPLE WITH MEDICARE

Programs for People with Limited Income and Resources

- **Extra Help Paying for Medicare Prescription Drug Coverage (Part D)**

"Extra Help" (also called low-income subsidy) is available from Medicare to help pay prescription drug costs if the person's income and resources are below certain limits and the person is enrolled in a Medicare prescription drug plan.
"Extra Help" may include help paying the drug plan premium, the deductible, copayments and the doughnut hole (coverage gap).

- **Medicare Savings Programs (MassHealth Buy-In)**

Medicare Savings Programs is a federal program for people eligible for Medicare. Medicare Savings Programs are administered by MassHealth and is called MassHealth Buy-In. MassHealth Buy-In pays Medicare Part A and B premium for Massachusetts residents who have limited income and resources and who are not getting other MassHealth benefits. To get MassHealth Buy-In, your income and assets must be under certain limits.
For more information about eligibility and enrollment contact:

- **MassHealth**

Masshealth(Medicaid) administers various programs that help pay medical costs for people with limited income and resources.
MassHealth is administered by the Massachusetts Executive Office of Health and Human Services.
Several MassHealth programs for seniors and others include:

- **MassHealth Standard** pays for a wide range of health-care benefits and is the only coverage that pays for long-term-care services.
- **MassHealth Standard for people aged 65 or over who need Personal Care Attendant (PCA)**
- **Program for All-inclusive Care for the Elderly (PACE)**
  A program that allows people that need nursing home level of care to remain in the community. PACE providers deliver needed medical and support services to seniors living in the community.
- **SCO (Senior Care Options)**
  MassHealth Senior Care Options (SCO) is a coordinated health plan that combines Medicare and Medicaid health care services with social support services.
  For information or questions about eligibility and enrollment for contact

MassHealth Customer Service 1-800-841-2900
(TTY: 1-800-497-4648 for people with partial or total hearing loss)
or visit **www.800ageinfo.com**

THE SHINE PROGRAM
Serving the Health Information Needs of Elders

ELDER EXECUTIVE OFFICE OF AFFAIRS
Promoting Your Independence

ship state health insurance assistance programs NATIONAL NETWORK
LOCAL HELP FOR PEOPLE WITH MEDICARE

Prescription Advantage (State Pharmacy Assistance Program-SPAP)

Prescription Advantage is a State Pharmacy Assistance Program for seniors and people with disabilities. Prescription Advantage is administered by the Massachusetts Executive Office of Elder Affairs. Prescription Advantage is available to Massachusetts residents who are not receiving prescription drug coverage from MassHealth/Medicaid and who are:

- Age 65 or older; and enrolled in a Medicare prescription drug plan (Medicare Part D) or other creditable coverage and not eligible for MassHealth Standard.
  Prescription Advantage supplements Medicare Part D coverage.

- Under age 65, have a qualified disability, work no more than 40 hours per month, and meet Prescription Advantage income requirements.

- There is no premium for most people enrolled in the Massachusetts Prescription Advantage program.

For information or questions about eligibility and enrollment in Prescription Advantage contact

Prescription Advantage Customer Service
1-800-AGE-INFO (1-800-243-4636) press 2
(TTY: 1-800-610-0241 for people with partial or total hearing loss)
or visit **www.800ageinfo.com**

Helpful Numbers

Massachusetts Executive Office of Elder Affairs Connections

To directly connect with elder services in your area call
1-800-AGE-INFO (1-800-243-4636) **press or say:**

- to connect to your local elder service agency or caregiver program **1**
- to connect to Prescription Advantage-state prescription drug program **2**
- to connect to your regional SHINE Program **3**
- to report elder abuse, neglect or financial exploitation **4**
- for all other matters **5**

MassHealth **Customer Service 1-800-841-2900**
www.mass.gov/masshealth **TTY: 800-497-4648**
MassHealth provides a wide range of health care services that pay for all or part of the health care cost for elders with limited income and resources. Contact MassHealth for information about their health care programs including MassHealth Standard and Medicare Savings Programs.

MassHealth Senior Care Options (SCO) **1-888-885-0484**
www.mass.gov/masshealth. **TTY: 1-888-821-5225**
A health plan that combines Medicare and Medicaid services with home social support services

Massachusetts Division of Insurance **Boston 617-521-7794**
www.state.ma.us/doi **Springfield 413-785-5526**
TTY: 617-521-7490
DOI regulates insurance companies authorized to sell insurance in Massachusetts and investigates consumer complaints against insurance companies, brokers, agents and other licensees.

Protective Services **Elder Abuse Hotline 1-800-922-2275**
Protective Services provide services to eliminate or alleviate abuse of elders. Community agencies and case workers coordinate and provide a variety of health, mental health, legal and social services. To report elder abuse, call the Elder Abuse Hotline 24-hours a day, 7 days a week.

Office of the Massachusetts Attorney General **Hotline 1-888-830-6277**
www.ago.state.ma.us .

MassPRO (Heath Quality Improvement Organization) **Helpline 1-800-252-5533**
www.masspro.org
MassPRO contracts with Medicare as a Quality Improvement Organization (QIO) that oversees and improves the care given to Medicare patients. MassPro processes appeals for Medicare patients and reviews Medicare beneficiary medical quality of care complaints.

Massachusetts Medicare Advocacy Project (MAP) **1-800-323-3205**
MAP provides Medicare beneficiaries free legal advice and legal representation for appealing medical decisions made by Medicare providers in both fee-for-service Medicare and Medicare HMOs and for other insurance programs.

Medicare Helpline (24 hours a day, 7 days a week) **1-800-MEDICARE**
www.medicare.gov **(1-800-633-4227)**

MassMedLine **1-866-633-1617**
www.massmedline.com
MassMedLine provides prescription medication information and help to Massachusetts residents applying for prescription drug assistance programs. MassMedLine is staffed by pharmacy professionals. MassMedLine is service of the Massachusetts College of Pharmacy and Sciences and the Massachusetts Executive Office of Elder Affairs.

Social Security Administration **1-800-772-1213**
www.social security.gov
Contact Social Security to enroll in Social Security, SSI, SSDI and Medicare, or to report a change in address or income, or to replace a lost Medicare card.

For SHINE services, contact your local Senior Center or Council on Aging or call
SHINE(Serving Health Information Needs of Elders)
1-800-AGE-INFO(1-800-243-4636) press 3
(**TTY: 1-800-872-0166** for people with partial or total hearing loss)
SHINE counselors provide free health information, counseling and assistance to Medicare beneficiaries and their families.
SHINE is a federal/state program in partnership elder service agencies and Councils on Aging throughout the Commonwealth. SHINE is partially funded by Medicare

Standard Medigap Plans
Available in Massachusetts
in 2011

Comparison of Plans	Core	Supplement 1
Basic Benefits Included In All Plans:		
Hospitalization Part A Co-payments		
Days 61 - 90: $283 per day	X	X
Days 91-150: $566 per day	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X
Part B Coinsurance - Coverage of coinsurance, in most cases, 20% of approved amount	X	X
Parts A and B Blood First 3 pints	X	X
Additional Benefits	**Core**	**Supplement 1**
Part A Deductible for Hospital Days 1 - 60 $1132 per benefit period		X
Skilled Nursing Facility Coinsurance Days 21-100 - $141.50 per day		X
Part B Annual Deductible - $162		X
Foreign Travel - For Medicare-covered services needed while traveling abroad.		X
Inpatient Days in Mental Health Hospitals In addition to Medicare's coverage of 190 lifetime days and less any days previously covered by plan in same benefit period	60 days per calendar year	120 days per benefit period

Medicare Supplement Plans
Offered in Massachusetts
in 2011

Medigap Carriers Please note that rates may change in 2011	**Medicare Supplement Core**	**Medicare Supplement 1**
Blue Cross & Blue Shield of MA (Medex™) 1-800-678-2265 sales/apps 1-800-258-2226 member services 1-800-522-1254 (TDD) **www.bluecrossma.com** (continuous open enrollment)	**$91.22**	**$172.81**
Fallon Health & Life Assurance Company 1-866-330-6380 sales/apps 1-800-868-5200 member services 1-877-608-7677 (TDD) **www.fchp.org/medicare-choices** (continuous open enrollment)	**$125.00**	**$199.00**
HPHC Insurance Company, Inc. 1-800-782-0334 sales/apps 1-877-907-4742 member services 1-888-259-8276 (TDD) **www.harvardpilgrim.org** (continuous open enrollment)	**$97.50**	**$183.50**
Humana Insurance Company 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana-medicare.com (continuous open enrollment)	**$125.00**	**$195.28**

Tufts Insurance Company 1-800-714-3000 sales/apps 1-800-701-9000 member services TDD 1-800-208-9562 (member services) 1-888-899-8977 (sales/apps) www.tuftsmedicarepreferred.org (continuous open enrollment)	**$89.87**	**$174.72**
United HealthCare™ Insurance Company Only for members of AARP (American Association of Retired Persons) 1-800-523-5800 (continuous open enrollment)	**$136.00**	**$207.50**

Medicare Advantage Plans
Offered in Massachusetts
in 2011

Company	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
AARP Medicare Complete Provided by Secure Horizons Phone: 1-800-547-5514	Medicare Complete Plus	HMO	$0.00	Yes	Plan Doctors Only (some exceptions)	Middlesex Suffolk
	Medicare Complete Choice	PPO	$0.00	Yes	Any Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester
Blue Cross Blue Shield of Massachusetts Phone: 1-800-678-2265 TTY: 1-800-522-1254	Medicare HMO Blue PlusRx	HMO	$181.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare PPO Blue PlusRx	PPO	$134.00	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

Erickson Advantage Phone: 1-800-704-7839	Erickson Advantage Champion	HMO -SNP	$159.00	Yes	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Guardian	HMO -SNP	$29.00	Yes	Plan Doctors Only	Essex
	Erickson Advantage Signature with Drugs	HMO -SNP	$159.00	Yes	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Signature without Drugs	HMO	$121.00	No	Plan Doctors Only	Essex Plymouth
Evercare Health Plan Phone: 1-888-834-3721	Evercare Plan IP (institutional)	PPO-SNP	$27.40	Yes	Any Doctor	Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk Worcester
Fallon Community Health Plan Phone: 1-888-377-1980 TTY: 1-877-608-7677	Fallon Senior Plan Plus Enhanced Rx	HMO	$198.00	Yes	Plan Doctors Only	Franklin Middlesex Worcester
	Fallon Senior Plan Plus Enhanced Rx	HMO	$107.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver	HMO	$28.00	No	Plan Doctors Only	Franklin Middlesex Worcester
	Fallon Senior Plan Saver	HMO	$0.00	No	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver Basic Rx	HMO	$54.00	Yes	Plan Doctors Only	Franklin Middlesex Worcester
	Fallon Senior Plan Saver Basic Rx	HMO	$21.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver Enhanced Rx	HMO	$65.00	Yes	Plan Doctors Only	Franklin Middlesex Worcester
	Fallon Senior Plan Saver Enhanced Rx	HMO	$32.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Standard	HMO	$96.00	No	Plan Doctors Only	Franklin Middlesex Worcester
	Fallon Senior Plan Standard	HMO	$42.00	No	Plan Doctors Only	Hampden

	Fallon Senior Plan Standard Rx	HMO	$138.00	Yes	Plan Doctors Only	Franklin Middlesex Worcester
	Fallon Senior Plan Standard Rx	HMO	$84.00	Yes	Plan Doctors Only	Hampden
Health New England Phone: 1-413-787-0010 TTY: 1-800-439-2370	HNE Medicare Basic No RX	HMO	$6.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Basic RX	HMO	$52.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Plus RX	HMO	$80.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium No RX	HMO	$70.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium RX	HMO	$142.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Freedom (HMO-POS)	HMO	$158.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
Tufts Health Plan Phone: 1-877-218-4835 TTY: 1-888-899-8977	Medicare Preferred HMO Basic	HMO	$0.00	No	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Basic	HMO	$20.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Basic Rx	HMO	$35.90	Yes	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Basic Rx	HMO	$55.90	Yes	Plan Doctors Only	Essex Suffolk Worcester

	Medicare Preferred HMO Prime	HMO	$102.00	No	Plan Doctors Only	Barnstable
	Medicare Preferred HMO Prime	HMO	$92.00	No	Plan Doctors Only	Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime	HMO	$72.00	No	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Prime	HMO	$116.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime Rx	HMO	$137.90	Yes	Plan Doctors Only	Barnstable
	Medicare Preferred HMO Prime Rx	HMO	$127.90	Yes	Plan Doctors Only	Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Rx	HMO	$107.90	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Prime Rx	HMO	$151.90	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime Rx Plus	HMO	$169.90	Yes	Plan Doctors Only	Barnstable
	Medicare Preferred HMO Prime Rx Plus	HMO	$159.90	Yes	Plan Doctors Only	Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Rx Plus	HMO	$139.90	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Prime Rx Plus	HMO	$183.90	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value	HMO	$62.00	No	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth

	Medicare Preferred HMO Value	HMO	$42.00	No	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Value	HMO	$83.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value Rx	HMO	$97.90	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Value Rx	HMO	$77.90	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Value Rx	HMO	$118.90	Yes	Plan Doctors Only	Essex Suffolk Worcester

HMO = Health Maintenance Organization A type of plan in which you can only go to doctors, hospitals and other providers that belong to the plan network, except in an emergency.

MSA = Medical Savings Account A plan that has two parts. The first part is a high-deductible Medicare Advantage MSA Health Plan. This health plan won't begin to pay covered costs until you have met the annual deductible, which varies by plan. The second part is a Medical Savings Account into which Medicare deposits money that you may use to pay health care costs.

PPO = Preferred Provider Organization A type of plan in which you pay less if you use doctors, hospitals, and other providers that belong to the plan network. You can use doctors, hospitals, and other providers outside of the network for an additional cost.

PFFS = Private Fee for Service A type of Medicare Health Plan in which you may go to any Medicare-approved doctor or hospital that accepts the plan's payment. The insurance plan, rather than the Medicare Program, decides how much it will pay and how much you will pay for the services you have. Under this type of plan you may pay more or less for Medicare-covered benefits and you may have extra benefits that Original Medicare Plan doesn't cover.

SCO = Senior Care Option A voluntary program that combines health care services with social support services to help low-income seniors maintain their health and stay in their own homes. With SCO, a team of medical professionals works together to provide you with care that is individually tailored to meet your needs. You must be 65 years of age or older and eligible for MassHealth (Medicaid) to join; you may also have Medicare.

SNP = Special Needs Plan A special type of Medicare Advantage Plan that provides all Medicare Part A and Part B health care and services to people who can benefit the most from things like special care for chronic illnesses, care management of multiple diseases, and focused care management. These plans may limit membership to people in certain institutions (like a nursing home), eligible for both Medicare and Medicaid, or with certain chronic or disabling conditions.

Medicare Prescription Drug Plans Offered in Massachusetts in 2011

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible	Customer Service Phone Number
Blue Cross Blue Shield of Massachusetts	• Blue MedicareRx Value Plus • Blue MedicareRx Premier	$55.50 $106.60	$0 $0	Phone: 1-877-479-2227 TTY: 1-866-236-1069
Bravo Health	• Bravo Rx	$34.00	$310	Phone: 1-800-723-9209
CIGNA Medicare Rx	• CIGNA Medicare RX Plan One • CIGNA Medicare Rx Plan Two	$36.10 $66.00	$310 $0	Phone: 1-800-735-1459 TTY: 1-800-322-1451
Envision RxPlus	• Envision Rx Plus Silver • Envision RX Plus Gold	$46.10 $75.30	$310 $150	Phone: 1-866-250-2005 TTY: 1-866-763-9630
First Health Part D	• First Health Part D Premier • First Health Part D Premier Plus	$30.50 $84.40	$150 $0	Phone: 1-800-882-3822

Health Spring Prescription Drug Plan	• Health Spring Prescription Drug Plan – Reg 2	$35.20	$310	Phone: 1-615-291-7024 TTY: 1-866-845-7230
Humana Insurance Company	• Humana Walmart – Preferred RX Plan • Humana Enhanced • Humana Complete	$14.80 $45.80 $110.10	$310 $0 $0	Phone: 1-800-706-0872
Medco Medicare Prescription Plan	• Medco Prescription Plan - Value • Medco Prescription Plan - Choice	$36.30 $120.10	$310 $250	Phone: 1-800-758-3605 TTY: 1-800-716-3231
Rx America	• Advantage Star Plan	$32.40	$310	Phone: 1-800-429-6686 TTY: 1-877-279-0371
SilverScript Insurance Company	• CVS Caremark Value • CVS Caremark Plus	$33.10 $75.20	$310 $0	Phone: 1-866-552-6106 TTY: 1-866-552-6288

Sterling Life Insurance Company	• Sterling Rx	$55.70	$100	Phone: 1-888-909-1713 TTY: 1-888-858-8567
Tufts Health Plan	• Medicare Preferred PDP Standard • Medicare Preferred PDP Enhanced	$44.60 $69.60	$310 $0	Phone: 1-877-218-4835 TTY: 1-888-899-8977
Unicare	• Medicare RX Rewards Standard	$35.10	$310	Phone: 1-877-541-7382 TTY: 1-800-241-6894
United American Insurance Company	• UA Medicare Part D Prescription Drug Coverage	$43.40	$110	Phone: 1-866-524-4169 TTY: 1-866-524-4170
United HealthCare Insurance Company	• AARP Medicare Rx Preferred • AARP Medicare Rx Enhanced	$32.90 $88.50	$0 $0	Phone: 1-888-867-5564
Universal American	• Community CCRx Basic • Community CCRx Choice	$31.70 $83.80	$310 $0	Phone: 1-866-423-5040 TTY: 1-866-684-5351
WellCare	• WellCare Classic • WellCare Signature	$35.20 $53.50	$310 $0	Phone: 1-888-293-5151 TTY: 1-888-816-5252