

**2009 Part D Voluntary Prescription Drug Benefit Program  
Benefits and Costs  
for People with Medicare**

| If the Customer<br>Receives:   | Premium Amount  | Co-Payments   | Deductibles                           | Coverage Gap   |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
|--|---|---|---------------------------------------|--|---------|---------|---------|---------|---------|----------|---------|------|---------|--|--|--|---|-------------|----------------------------|--|--|----------------|---|--|------------------------------------|------------------------------------|
| <b>Medicare &amp; Medicaid</b><br><i>(dual eligible).</i>  | <p align="center"><b>\$0.00</b></p> <p align="center"><i>(unless the person chooses a plan with a premium that exceeds the standard premium).</i></p>   | <p><b>Income ≤100% FPL</b></p> <ul style="list-style-type: none"> <li>• \$1.10 for generic</li> <li>• \$3.20 for brand name</li> <li>• No co-pay for costs above \$6,153.75</li> </ul> <p><b>Income &gt;100%FPL</b></p> <ul style="list-style-type: none"> <li>• \$2.40 for generic</li> <li>• \$6.00 for brand name.</li> <li>• No co-pay for costs above \$6,153.75</li> </ul> <p>Note: Co-pays reduce to <b>\$0.00</b> for a person in a nursing facility (NF) or ICF-MR for the entire month.</p> | <p align="center"><b>None</b></p>     | <p align="center"><b>None</b></p>  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| <ul style="list-style-type: none"> <li>• <b>QMB-only</b></li> <li>• <b>SLMB, or</b></li> <li>• <b>QI</b></li> </ul> <p><i>(Deemed Eligible)</i></p>  | <p align="center"><b>\$0.00</b></p> <p align="center"><i>(unless the person chooses a plan with a premium that exceeds the standard premium)</i></p>  | <p><b>QMB-only</b></p> <ul style="list-style-type: none"> <li>• \$1.10 for generic</li> <li>• \$3.20 for brand name</li> <li>• No co-pay for costs above \$6,153.75</li> </ul> <p><b>SLMB or QI</b></p> <ul style="list-style-type: none"> <li>• \$2.40 for generic</li> <li>• \$6.00 for brand name</li> <li>• No co-pay for costs above \$6,153.75</li> </ul>   | <p align="center"><b>None</b></p>     | <p align="center"><b>None</b></p>  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| <p align="center"><b>Medicare &amp; Low Income Subsidy</b><br/><i>(no Medicaid and no QMB, SLMB or QI)</i></p> <p align="center"><b>Resources ≤ \$12,510/\$25,010.00 and Income &lt;150% FPL for the family size:</b></p> <ul style="list-style-type: none"> <li>• 1 – \$1,300</li> <li>• 2 – \$1,750</li> <li>• 3 – \$2,200</li> <li>• 4 – \$2,650</li> <li>• 5 – \$3,100</li> <li>• 6 – \$3,550</li> </ul> | <p>The premium is <b>0% - 100% of the standard premium</b> based on income.<br/><i>For example, if the standard premium is \$32.20 and the income is:</i></p> <table border="1" data-bbox="412 1333 727 1566"> <thead> <tr> <th>% of FPL</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>≤135</td> <td>\$ 0.00</td> </tr> <tr> <td>136-140</td> <td>\$ 9.34</td> </tr> <tr> <td>141-145</td> <td>\$18.68</td> </tr> <tr> <td>146-149%</td> <td>\$27.93</td> </tr> <tr> <td>150%</td> <td>\$37.18</td> </tr> </tbody> </table> | % of FPL  | Premium                               | ≤135   | \$ 0.00 | 136-140 | \$ 9.34 | 141-145 | \$18.68 | 146-149% | \$27.93 | 150% | \$37.18 | <table border="1" data-bbox="727 1052 1110 1566"> <thead> <tr> <th colspan="2">Income ≤ 135% &amp; Resources ≤ \$8,100/\$12,910</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> <li>• \$2.40 for generic</li> <li>• \$6.00 for brand name</li> <li>• No co-pay for costs above \$6,153.75</li> </ul> </td> <td align="center"><b>None</b></td> </tr> <tr> <th colspan="2">Higher Income or Resources</th> </tr> <tr> <td> <ul style="list-style-type: none"> <li>• <b>15%</b> of drug costs for first \$6,153.75 in prescription costs.</li> </ul> </td> <td align="center"><b>\$60.00</b></td> </tr> <tr> <td colspan="2"> <p><b>After \$6,153.75</b> the co-pays are reduced to \$2.40 for generic and \$6.00 for brand name.</p> </td> </tr> </tbody> </table> | Income ≤ 135% & Resources ≤ \$8,100/\$12,910 |  | <ul style="list-style-type: none"> <li>• \$2.40 for generic</li> <li>• \$6.00 for brand name</li> <li>• No co-pay for costs above \$6,153.75</li> </ul> | <b>None</b> | Higher Income or Resources |  | <ul style="list-style-type: none"> <li>• <b>15%</b> of drug costs for first \$6,153.75 in prescription costs.</li> </ul> | <b>\$60.00</b> | <p><b>After \$6,153.75</b> the co-pays are reduced to \$2.40 for generic and \$6.00 for brand name.</p> |  | <p align="center"><b>None.</b></p> | <p align="center"><b>None.</b></p> |
| % of FPL   | Premium   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| ≤135   | \$ 0.00   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| 136-140  | \$ 9.34   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| 141-145  | \$18.68   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| 146-149%   | \$27.93   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| 150%   | \$37.18   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| Income ≤ 135% & Resources ≤ \$8,100/\$12,910   |   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| <ul style="list-style-type: none"> <li>• \$2.40 for generic</li> <li>• \$6.00 for brand name</li> <li>• No co-pay for costs above \$6,153.75</li> </ul>  | <b>None</b>   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| Higher Income or Resources   |   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| <ul style="list-style-type: none"> <li>• <b>15%</b> of drug costs for first \$6,153.75 in prescription costs.</li> </ul>   | <b>\$60.00</b>  |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| <p><b>After \$6,153.75</b> the co-pays are reduced to \$2.40 for generic and \$6.00 for brand name.</p>  |   |   |                                       |  |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |
| <p align="center"><b>Medicare</b><br/><i>(Standard Part D costs)</i></p> <p><b>Excess Income (&gt;150% FPL) and/or Excess Resources</b></p> <ul style="list-style-type: none"> <li>• <b>&gt;\$12,510.00 single</b></li> <li>• <b>&gt;\$25,010.00 couple</b></li> </ul>   | <p align="center">About <b>\$27.93 monthly</b></p> <p align="center"><i>(unless the person chooses a plan with a premium that exceeds the standard premium)</i></p>   | <ul style="list-style-type: none"> <li>• From \$295.00 to \$2,700, <b>25%</b> of the drug costs</li> <li>• Must pay full cost from \$2,700 to \$6,153.75</li> </ul> <p>After \$6,153.75 co-pays are reduced to</p> <ul style="list-style-type: none"> <li>• <b>\$2.25</b> for generics</li> <li>• <b>\$5.60</b> for brand name or</li> <li>• <b>5%</b> of drug costs, whichever is higher.</li> </ul>   | <p align="center"><b>\$295.00</b></p> | <p>All prescription costs <b>from \$2,700.00 through \$6,153.75</b> are the customer's responsibility.</p> |         |         |         |         |         |          |         |      |         |  |  |  |   |             |                            |  |  |                |   |  |                                    |                                    |