



# Medicare Prescription Drug Savings Guide

Get free enrollment help  
with Walgreens  
**Find Rx Coverage\***

**[Walgreens.com/Medicare](https://www.walgreens.com/Medicare)**

See Page 2 for disclaimers.

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# Medicare is easier with Find Rx Coverage

Simply shop, compare and select a plan that fits your needs.



## Easy ways to find a plan

- **On your own**—Find helpful information in this guide and online
- **Online**—Review and select plans from eHealth, an independent insurance agency\*
- **By phone**—Connect with an eHealth licensed insurance agent and get free enrollment assistance at 1-844-263-5972 TTY: 711\*\*
- **In person**—Speak with an advisor at select Walgreens locations

## Get started at [Walgreens.com/Medicare](https://www.walgreens.com/medicare)

### Inside this guide:

- Learn what to reevaluate each year on your drug plan
- Get tips to lower your out-of-pocket costs
- Understand the benefits of a preferred pharmacy network



\*No obligation to enroll. No government affiliation. eHealth is a licensed insurance broker. No commissions are paid to Walgreens.

2 †Mon.–Fri. 8 am to 9 pm, Sat. 10 am to 7 pm ET.

## We're here to help you

### When am I eligible to enroll?

**Turning 65?** You can enroll the month you turn 65 and the three months before or after your birthday to avoid a late enrollment penalty. People under age 65 with a disability, amyotrophic lateral sclerosis (ALS) or end-stage renal disease (ESRD) are usually eligible for Medicare.

**Changes in employment coverage?** If you are 65+, you can enroll up to eight months after your employer coverage ends to avoid a late enrollment penalty.

**Already enrolled?** Compare and select plans during the Medicare Annual Enrollment Period, October 15–December 7.

### Make sure your plan is right for you every year

Your plan benefits can change each year, including your prescription drug coverage, premiums, deductibles, copays and pharmacy benefits. Your current plan may no longer cover your medications or have higher copays.

### What are the different parts of Medicare?

Part A: hospital insurance

Part B: medical insurance

Part C: Medicare Advantage (Parts A, B and often D)

Part D: prescription drug coverage

### What is a Prescription Drug Plan (PDP)?

A stand-alone plan offered by private insurance companies that only covers prescription drugs (Part D).

### What is a Medicare Advantage Prescription Drug Plan (MAPD)?

A plan that combines Parts A, B and D into a single plan offered by private insurance companies (Part C).

- Limits your hospital and medical deductibles, coinsurance and copays
- May include extra benefits that original Medicare does not cover



Get free, personalized advice with no obligation to enroll by visiting [eHealth.com/SaveWalgreens](https://www.ehealth.com/save/walgreens) or by calling eHealth's licensed insurance agents at **1-844-263-5972 TTY: 711.\*\***

# Key Medicare terms and costs

## Costs

### Premium

The monthly fee for your PDP (Part D) or MAPD plan (Part C).

### Deductible

Amount you must pay each year for your covered medications before your drug plan pays its share.

### Copay

The portion of the prescription drug cost that you're responsible for after your deductible (if any) is met. Copays usually begin in the initial coverage phase.

### Penalty

You may owe a late enrollment penalty if you go without creditable prescription drug coverage for a period of 63 days or more after your Initial Enrollment Period.

## Coverage phases

### Deductible phase

You pay for your prescriptions until you meet your deductible.

Once you reach your full deductible

### Initial coverage

You're only responsible for a copay for each prescription.

Once you and your plan spend a combined amount determined by Medicare

### Coverage gap

You'll pay up to 25% of the cost for brand-name and generic prescription drugs covered by your plan.

Once your out-of-pocket costs reach the upper limit of the coverage gap

### Catastrophic coverage phase

You'll still be covered by your plan, but you'll pay much lower prescription drug costs for the rest of the year.

## Get free Medicare advice from a licensed insurance agent

We've teamed up with eHealth to make it easy to answer your questions about the enrollment process.\*



### Who is eHealth and what can they do for me?

- An independent, fully licensed health insurance broker that can help you compare plans from Medicare-approved insurance companies
- Their licensed insurance agents can provide personalized advice based on your specific prescriptions and may be able to help you find a plan with low out-of-pocket costs
- They can also estimate how much you'll pay each month and help you enroll—at no cost or obligation

### Important questions to ask

1. Does my plan have a preferred pharmacy network?
2. Are my current drugs on the plan's formulary?
3. Should I consider a Prescription Drug Plan (PDP) or a Medicare Advantage Prescription Drug Plan (MAPD)?
4. What will be the total monthly cost?
5. Do I qualify for financial assistance such as Extra Help or low-income subsidies?



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# Walgreens can help you save



Pharmacies may charge different copays based on plan design, coverage and prescription drugs, so it's important to fill your prescriptions at a **preferred network pharmacy**.



By filling at a preferred pharmacy, you can save on the cost of your copays. As a preferred network pharmacy with many plans nationwide, Walgreens offers **low-cost copays** when you enroll in select plans.<sup>§</sup>



Ask your pharmacist if you can **save by using generic substitutions** for many brand-name drugs. If there isn't a generic alternative, there may be a lower cost brand-name prescription available. Talk to your doctor to see if switching brands makes sense.



When you research coverage, make sure your pharmacy is in your plan's preferred network. With **Walgreens Find Rx Coverage**, you can get a list of plans where Walgreens is preferred—visit your local store or [Walgreens.com/Medicare](https://www.walgreens.com/Medicare).

<sup>§</sup>Deductibles, copay and coinsurance may apply.

# We make it easier to stay healthy

## Automatic refills

Sign up in the pharmacy or at [Walgreens.com/AutoRefill](https://www.walgreens.com/AutoRefill), and we'll automatically refill your prescription before it runs out.\*\*

## 90-Day Refills

Get 3 months all at once and potential copay savings.††

## Same Day Rx Delivery

Save time and get your prescription delivered today.††

## Your vaccination destination™

Get the vaccines you need at no out-of-pocket cost with Medicare Parts B and D, including shingles, flu, COVID-19 and pneumonia. To learn which vaccines are right for you, talk to a pharmacist or visit [Walgreens.com/Vaccines](https://www.walgreens.com/Vaccines).<sup>§§</sup>

## It's easy to switch your prescriptions to Walgreens.

**Stop in and talk to a pharmacist or visit [Walgreens.com/Transfer](https://www.walgreens.com/Transfer)**

\*\*Subject to health plan coverage and copayment. Ask your pharmacist or see your health plan for details.

†† Restrictions apply. Talk to a pharmacist to see if your prescriptions qualify for 90-Day Refills. Potential copay savings vary by insurance plan.

†† To use Same Day Rx Delivery, you must be opted in to Prescription Status Alerts. It will appear as an option if the order is before that store's cutoff time for the day. Certain health plans do not cover, or participate in, Same Day Rx Delivery. Check with your health plan for further details. Excludes California. Same Day Rx Delivery is available on eligible prescriptions only. Most prescription orders are available to be delivered to the patient's home same day. Orders must be received by 4 pm to be eligible for Same Day Rx Delivery during a week day and by 1 pm on weekends. Please note that while most prescriptions are expected to be delivered same day, some deliveries may not be eligible for delivery due to prescription type, delivery address, holidays, weather or other delivery constraints.

§§ No cost to you with original Medicare Part B or Medicare Advantage plans that include Walgreens in-network. Copay for shingles may apply. Check with your plan or pharmacy for details. Vaccines subject to availability. State-, age- and health-related restrictions may apply.

This ad is not from the government. It's from eHealth, an insurance agency selling plans from many insurance companies. Enrollment in a plan may be limited to certain times of the year unless you qualify for a special election period or you are in your Medicare Initial Election Period.



*Walgreens*