

South Carolina Conference of the United Methodist Church

STANDARD PRESCRIPTION DRUG PLAN SUMMARY

Underwritten by United American Insurance Company

This plan offers a five tier co-payment plan for prescription drugs. This is a plan with **no annual deductible**. You will be responsible for a co-payment for your prescription drugs. If your total out-of-pocket costs reach \$4,700 (Catastrophic Limit), your co-payment will be reduced to the greater of 5% or \$2.65 co-payment for generic drugs (including brand drugs treated as generic) and a \$6.60 co-payment for all other drugs.

United American Insurance Company Medicare Part D Plan			
Deductible: \$0			
Out-of-pocket maximum: \$2,500 per insured			
Copay Tier	Retail (31 Days)	Retail (90 Days)	Mail Order (90 Days)
Preferred Generic Tier	\$12	\$20	\$20
Non-Preferred Generic	\$12	\$20	\$20
Preferred Brand Tier	25% (\$15 min- \$45 max)	25% (\$40 min- \$120 max)	25% (\$40 min - \$120 max)
Non-Preferred Brand Tier	30% (\$30 min- \$90 max)	30% (\$75 min - \$225 max)	\$30% (\$75- min - \$225 max)
Specialty Tier	\$90	\$225	\$225
Coverage in Gap*:	Same copay schedule as above.		

*After your total yearly drug costs reach \$2,960 you will pay the same copay schedule as noted above. The co-payments shown already include the manufacturer discounts on brand name drugs by the Medicare Coverage Gap Discount Program.

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D enrollees who have reached the Coverage Gap and are not already receiving "Extra Help". The amount discounted by the manufacturer counts toward your out-of-pocket costs as if you had paid this amount and moves you through the Coverage Gap.