



YOUR PART D EXPLANATION OF BENEFITS (PART D EOB)

What is the Part D Explanation of Benefits (Part D EOB)?

The Part D Explanation of Benefits (Part D EOB) is a summary of claims processed that includes a cumulative statement of the prescription drug benefits you have been provided this year as well as what prescription drugs you have purchased during a given month, the date purchased, and the total amount you have paid for your prescription drugs this year.

Why am I receiving a Part D Explanation of Benefits (Part D EOB)?

Your Part D EOB is important as a record of the prescription drugs recorded by your pharmacy benefits manager, FutureScriptsTM Secure, and your balance for the year. You will receive a Part D EOB when prescriptions are recorded by your pharmacy benefits manager, every month you purchase prescription drugs, and/or when your balance changes.

What does my Part D Explanation of Benefits (Part D EOB) look like?

Please review the sample Part D EOB to gain a better understanding of any Part D Explanation of Benefits you may receive in the future.

What is an Annual Deductible?

This is the amount you must pay each year for prescription drugs before the benefit starts. If you are enrolled in Rx Option I, the deductible is \$265 for 2007; for Rx Options II and III, there is no deductible.

What is the Initial Coverage Limit?

This is the total cost paid by you and your Part D plan for your prescription drug costs between the deductible (if applicable) and the initial coverage limit per year. This limit varies by plan. For details, please see your Evidence of Coverage (EOC).

What is the Coverage Gap?

The "coverage gap" describes the 100% out-of-pocket costs you pay for drugs after the initial coverage limit ends and before the catastrophic coverage limit begins. Reminder: If you use your plan's formulary and network pharmacies, you'll have access to discounts on the price of your drugs when you're paying 100%.

When does the Coverage Gap end?

The coverage gap ends once you have paid \$3,850 in true out-of-pockets costs (TrOOP).

What is TrOOP?

These are costs actually paid by you based on the cost of drugs purchased and the amount of copays; or paid by another person on your behalf, or paid by a qualified State Pharmaceutical Assistance Program (SPAP) and not reimbursed by a third party (such as a supplemental insurance plan sponsored by a former employer).

What is Catastrophic Coverage?

Once you have paid \$3,850 out of your own pocket for drugs in a year, you reach the catastrophic benefit. At the catastrophic limit, you are covered for at least 95% of the cost of covered drugs. You will pay the greater of 5% or \$2.15/\$5.35 copay for covered drugs.