Your AmeriHealthRx Prescription Drug Plan Options

2007 Medicare Part D Prescription Drug Plan Options
AmeriHealth®Rx Offers TWO Medicare Part D Prescription Drug Coverage Options
This handy side-by-side comparison can help you choose the AmeriHealthRx plan that best fits your personal needs. Please see the enclosed Summary of Benefits for more details.

<table>
<thead>
<tr>
<th>STEPS:</th>
<th>AmeriHealthRx Option I</th>
<th>AmeriHealthRx Option II Enhanced</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Monthly premium:*</td>
<td>Monthly premium:*</td>
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<tr>
<td></td>
<td>PA/WV: $42.50</td>
<td>PA/WV: $52.20</td>
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<tr>
<td>DEDUCTIBLE</td>
<td>$265</td>
<td>$0 Benefits start right away.</td>
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You pay 25% coinsurance per prescription up to $2,400 in total drug costs.

For the first $2,200 in total drug costs, you pay $5 per generic, $30 per preferred brand and $50 per non-preferred brand drugs on the formulary.

COST SHARING (what you and the plan pay in total covered prescription drug costs up to a certain level — the Initial Coverage Limit)

You pay 100% at discounted prices after yearly drug costs reach $2,400.

You pay 100% at discounted prices for brand name drugs and get unlimited generic coverage after yearly drug costs reach $2,200.

COVERAGE GAP (when you pay all drug costs until reaching the catastrophic “trigger”)

You pay the greater of $2.15 per generic/ $5.35 per brand name drug OR 5% coinsurance per prescription for the rest of the year. The plan pays the rest.

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CATASTROPHIC COVERAGE (starts after you have paid $3,850 out of pocket for covered drugs in a year)

AmeriHealthRx plans use a formulary — a list of drugs the plan covers.
Formularies are based on federal guidelines — which means safe and effective drugs will always be available, including generic and brand name drugs. There may be different cost sharing depending on the particular drug. The plan has negotiated special prices with drug companies, which means discount prices apply to most drugs in the formulary. Please see the enclosed Drug Formulary Guide for more details.

*You must continue to pay your Medicare Part A and/or Part B premium if not otherwise paid for under Medicaid or by another third party, even if the Part D premium is $0.
Questions and Answers

Q. Can I enroll in AmeriHealthRx if I don’t have a Medicare supplement plan?
A. Yes. If you are enrolled in Medicare’s traditional Fee-For-Service program, you can enroll in AmeriHealthRx for your Medicare Part D prescription drug coverage. Keep in mind that AmeriHealthRx provides prescription drug coverage only.

Q. I take several prescription medicines right now. Can I find out if AmeriHealthRx covers them?
A. Absolutely. A sample formulary (open formulary) is included in this package. You can also go to our Web site: www.amerihealthpdp.com.

Q. Is mail order available?
A. Yes, a mail-order pharmacy is available for up to a 90-day supply.

Q. I’m in a Medicare HMO but took the medical-only option. Can I join AmeriHealthRx for Medicare Part D prescription drug coverage?
A. You cannot. If you are enrolled in a Medicare Advantage plan (your HMO is one), you must get your Medicare Part D prescription drug coverage through that plan. If you sign up for AmeriHealthRx, you will be disenrolled from your current plan and you may lose your doctor and hospital coverage. You may also have to pay a late-enrollment penalty if you were eligible for Medicare Part D prescription drug benefits but delayed enrollment.

Q. How do I know if I am eligible for extra help from Medicare?
A. Medicare gives extra help with drug plan costs to people with limited incomes and resources. You will have to meet both an income and an asset test to receive assistance. There are three categories for assistance, and what you get may vary by category:

- Individuals with yearly income below $9,750 and married couples with yearly income below $12,830.
- Individuals with yearly income below $12,920 and assets less than $6,000 (not counting house and car) and married couples with yearly income below $17,321 and assets less than $9,000 (not counting house and car).
- Individuals with yearly income below $14,356 and assets less than $11,500 (not counting house and car) and married couples with yearly income below $19,246 and assets less than $23,000 (not counting house and car).

If you think you meet the requirements and you have not already been notified by the Centers for Medicare and Medicaid Services (CMS) or the Social Security Administration, contact your local Social Security Administration or Medicaid office. They can help you apply and submit your application. If you have Medicare and full Medicaid, you will be assigned to a Medicare Part D prescription drug plan. If you are assigned to a different plan, you can switch to AmeriHealthRx.

This brochure provides a description of your AmeriHealthRx options. It is not a legal document. The official Medicare program provisions are contained in the relevant laws, regulations and rulings. Please refer to the enclosed Summary of Benefits for an introduction to AmeriHealthRx, beneficiary information, a benefit comparison of your two Rx options and other important information.

When you’re ready to enroll, please use the enrollment form and postage-paid envelope provided.

If you have questions, call toll FREE 1-866-456-1690
TDD users should call 1-866-456-1683
Monday through Sunday, 8:00 a.m. to 8:00 p.m.
Don’t let an unanswered question keep you from enrolling in AmeriHealthRx today.
If you need assistance with your enrollment form, are not sure if you should apply for extra help from the government or have any questions about enrollment, help is just a toll-free phone call away.

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General questions about Medicare Part D?
Call 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048
(Both lines are open 24 hours a day, 7 days a week.)
Or go to the Medicare Web site: www.medicare.gov