

# STERLING Retiree Rx<sup>SM</sup> (Employer PDP)

## Prescription Drug Plan - Summary of Benefits

### 2012 Enhanced Medicare Part D (Four-Tier Plan)

<b>Four-Tier Plan</b>		
<b>Enhanced Medicare Part D plan with no annual deductible and no gap in coverage</b>		
	<b>30-Day Retail Pharmacy</b>	<b>90-Day Retail Pharmacy or Mail-Order</b>
<b>Tier 1</b>	<b>\$10 Co-pay</b>	<b>\$20 Co-pay</b>
<b>Tier 2</b>	<b>\$25 Co-pay*</b>	<b>\$50 Co-pay*</b>
<b>Tier 3</b>	<b>\$50 Co-pay*</b>	<b>\$150 Co-pay*</b>
<b>Tier 4</b>	<b>50% Coinsurance*</b>	<b>50% Coinsurance*</b>
<b>Total out-of-pocket expenses of \$4,700+</b>	<b>Greater of 5% or \$2.60 for generic and multi-source drugs Greater of 5% or \$6.50 for all other covered drugs</b>	

\*Upon reaching \$2,930 in total drug expenses, the Medicare Coverage Gap Discount Program may provide a 50% manufacturer discount (excluding dispensing fee) on covered brand name drugs to Part D enrollees not already receiving extra help.

**Note:** In the event the Employer Group terminates coverage before the end of the coverage year, 90 day prescriptions will be reduced to 30 day prescription.