

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

## Prescription Drug Plan - Summary of Benefits

### 2012 Basic Medicare Part D

Basic Medicare Part D Plan Standard Medicare Part D plan with \$320 deductible		
Prescription Drugs Purchased	Sterling Retiree Rx (Employer PDP) Pays	Retiree Pays
	Retail Pharmacy & Mail Order	Retail Pharmacy & Mail Order†
First \$320	\$0	\$320
\$320.01 to \$2,930.00	75%	25%
Greater than \$2,930.00 Coverage Gap	14% for covered generics 0% for brand	86% for covered generic** 100% for brand*
Greater than \$4,700 in total out-of-pocket expenses	95%	Greater of 5% or \$2.60 for generic and multi-source drugs. Greater of 5% or \$6.50 for all other covered drugs

\*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.

\*\*You also receive some coverage for generic drugs. The plan pays 14% of the price for approved generic drugs and you pay the remaining 86% of the price. The coverage for generic drugs works differently than the 50% discount for brand name drugs. For generic drugs, the amount paid by the plan (14%) does not count toward your out-of-pocket costs. Only the amount you pay counts and moves you through the coverage gap.

† Up to a 34 day supply on prescriptions is available through participating retail pharmacy locations. Up to a 93 day supply on prescriptions is available through mail order and may be available through participating retail pharmacy locations.

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