

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

## Prescription Drug Plan - Summary of Benefits

### 2012 Enhanced Medicare Part D (ENH-01)

<b>Enhanced Medicare Part D Plan</b> <b>\$320 deductible and no gap in coverage</b>		
<b>Prescription Drugs Purchased</b>	<b>Sterling Retiree Rx (Employer PDP) Pays</b>	<b>Retiree Pays</b>
	<b>Retail Pharmacy &amp; Mail Order</b>	<b>Retail Pharmacy &amp; Mail Order<sup>†</sup></b>
<b>First \$320</b>	\$0	\$320
<b>\$320.01 to \$2,930.00</b>	75%	25%
<b>Greater than \$2,930.00</b>	75%	25%*
<b>Greater than \$4,700 in total out-of-pocket expenses</b>	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.

† 30 day prescriptions are available through participating retail pharmacy locations. 90 day prescriptions are 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.