

STERLING Retiree RxSM (Employer PDP)

Prescription Drug Plan - Summary of Benefits

2012 Enhanced Medicare Part D (ENH-02)

Enhanced Medicare Part D Plan \$320 deductible and no gap in coverage		
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	50%	50%*
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.

† 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.