

UPREHS Prime Medicare Part D Plan (Employer PDP)

Summary of Benefits for 2010

UPREHS saves you money and stretches your benefits. Depot Drug Mail Pharmacy and the Depot Drug Walk-in Pharmacies charge less money for your drugs and copays than retail pharmacies. Less money charged to your benefit gives you more prescriptions before you need to pay out of pocket! AND – costs less when you are paying out-of-pocket. For questions please contact UPREHS Customer Services at 1-800-547-0421 Monday-Friday, 7:30 AM to 3:30 PM Mountain Time. TTY/TDD users call the national number 711. Use the Depot Drug Mail Pharmacy whenever possible!

NOTE: Federally qualified low-income members have lower, or no copayments and premiums may be less. If you are receiving extra help, you will receive additional information. Drug costs can fluctuate daily so they may not be the same amount on each prescription you fill.

Benefit Description UPREHS Expands Your Part D Benefits	UPREHS Prime Medicare Plan Benefits <i>An Enhanced Plan</i>	Medicare Part D Basic Benefits
Combined Monthly Premium for Medicare Part D, Medicare HCPP & Medicare Secondary Plans	Payment is included in your \$220 combined monthly premium covering all of your UPREHS Medicare Plans.	Varies depending on the plan and location.
Part D Deductible for All Members	NONE! UPREHS pays your \$310 deductible! No first-dollar costs to you except for drug copayments.	You pay the first \$310 out of pocket if you are not with UPREHS.
Part D Initial Coverage Limit (ICL) for All Members	\$3,000 - UPREHS extends your ICL at our cost! This is your enhanced benefit!	\$2,830 - \$170 less than your UPREHS plan.
Out of Pocket Maximum for All Members for Medicare Part D Drugs (TrOOP)	\$4,550– Drugs during your out-of-pocket coverage gap are supplied to you through the Depot Drug Mail Pharmacy saving you money!	You pay \$4,550 as an annual out of pocket maximum prior to catastrophic coverage.
Catastrophic Part D Drug Coverage for All Members	After \$4,550 out-of-pocket costs to you, UPREHS pays for all Medicare Part D drugs and your copays are the greater of 5% of drug costs or \$2.50 for generic or \$6.30 name brand.	After \$4,550 out-of-pocket costs to you, copays are the greater of 5% coinsurance or \$2.50 for generic or \$6.30 name brand.
Quantities of Part D Drug Supplies for All Members – USE THE DEPOT DRUG MAIL PHARMACY AND STRETCH YOUR BENEFITS!	Up to a 90-day supply available at the preferred Depot Drug Pharmacies. 30-day supplies available through non-preferred retail pharmacies.	Up to 90-day supplies available.
Drugs Requiring Pre-authorization, Cost-utilization Limits, and Step Therapy Requirements for All Members	UPREHS provides ALL PART D drugs on your formulary. Very few drugs have limitations. Out-of-pocket costs are your decision through our preferred Depot Drug Mail Pharmacy and tiered formulary options.	Many plans have cost utilization limits, preauthorization, and step therapy requirements to transition you to their chosen formulary drugs.
Part D Formulary for All Members – UPREHS Includes ALL PART D Drugs on Your Formulary!	Yes! UPREHS includes ALL Part D drugs in our formulary! And...some drugs not covered by Medicare!	Yes. All Medicare plans are required to use a formulary, and many plans severely restrict or limit access to certain brands and drugs.

Benefit Description UPREHS Expands Your Part D Benefits	UPREHS Prime Medicare Plan Benefits <i>An Enhanced Plan</i>	Medicare Part D Basic Benefits
Mental Health Part D Drugs for All Members	Yes! UPREHS covers ALL Part D drugs – and UPREHS pays for some drugs not covered by Part D using the Extended Benefit dollars we have given to you. Applicable copayments apply. Examples: Diazepam, Alprazolam, Temazepam, Lorazepam, Phenobarbital, etc.	Limited. Many Behavioral Health drugs are not a Medicare Part D covered benefit and are not included in many plans.
Part D and Part B Diabetic Supplies All Members	Yes! The Depot Drug Pharmacies provide up to 90-day supplies of most Part B and D diabetic supplies to SAVE YOU MONEY!	Yes
Home Infusion Therapy Part D Drugs for All Members	Yes! Contact UPREHS Customer Services for coordination.	Yes
Long Term Care Part D Drugs for All Members	Yes! The Depot Drug Mail Pharmacy provides Long Term Care maintenance drugs to SAVE YOU MONEY. Get your medications no matter where your facility is located – at our special low prices!	Yes
Prescription Copayment for Part D Drugs for All Members	Copay depends on your use of the preferred Depot Drug Pharmacies and the drug tier. See the chart below.	25% to 33 % of drug cost depending on plan.

2010 30-Day Copayment Amounts for Part D Drugs	Tier 1 30-Day	Tier 2 30-Day	Tier 3 30-Day	Tier 4 30-Day
Depot Drug Mail Pharmacy - Preferred Pharmacy \$\$\$ Your Best Money Saver 30, 60, or 90-Day Supplies Available	\$5	\$10	Higher of \$40 or 33% of drug cost	Higher of \$50 or 33% of drug cost
Ascend Specialty Drug Mail Order Pharmacy - Preferred Pharmacy for self-injectable medications, and those for oncology (cancer) or transplant (not insulin) \$\$\$ Your Best Money Saver 30-Day Supply Available	\$5	\$10	Higher of \$40 or 33% of drug cost	Higher of \$50 or 33% of drug cost
Depot Drug Walk-In Pharmacies - Preferred Pharmacies \$\$\$ Your Best Money Saver	\$7	\$15	Higher of \$40 or 33% of drug cost	Higher of \$100 or 33% of drug cost
National Retail Pharmacy Network Non-Preferred Pharmacies 30-day or less Supply Only	\$15	\$30	Higher of \$50 or 33% of drug cost	Higher of \$100 or 33% of drug cost
Out-of-Network Pharmacy - Emergency Only We refund you the UPREHS cost for the Part D drug minus your tier copay amount. You pay any charges above UPREHS cost. Non-Part D drugs are not covered.	\$15	\$30	Higher of \$50 or 33% of drug cost	Higher of \$100 or 33% of drug cost

UPREHS Prime Medicare Part A & B Secondary Plan (MSP) Summary of Benefits for 2010

UPREHS provides you with very generous benefits! You have access to an enormous national network of participating providers including Alaska and Hawaii. You can go to any participating hospital, doctor, or other provider in America that you choose without referrals or pre-approvals! For questions please contact UPREHS Customer Services at 1-800-547-0421 Monday-Friday, 7:30 AM to 3:30 PM Mountain Time. TTY/TDD users call the national number 711.

UPREHS PRIME MEDICARE PART A & B SECONDARY PLAN BENEFITS	IN-NETWORK UPREHS Medicare Coinsurance Payment	OUT-OF-NETWORK UPREHS Medicare Coinsurance Payment
Annual Medicare Part A & B Deductibles \$	100%	40%
Ambulance Services	100%	100%
Chiropractic Services • \$600 UPREHS Annual Limit	80%	80%
Diabetes Training & Kidney Dialysis	100%	40%
Doctor Services Including Office & Hospital Visits	100%	40%
Durable Medical Equipment, Prosthetics & Orthotics • Limited UPREHS Benefits	100% When Covered	40% When Covered
Emergency Services & Urgent Care Services	100%	100% for 24 Hours- Then 40%
Home Health Care & Home Hospice Care	100%	40%
Inpatient Hospital Care & Blood Products • Medicare Days & Limits Apply	100%	40%
Mental Health Care, Substance Abuse Care, Dental Services & Hearing Appliances	Not a UPREHS Benefit	Not a UPREHS Benefit
Outpatient Surgery, Diagnostic Services & Therapeutic Services	100%	40%
Physical Therapy, Speech Therapy & Outpatient Rehabilitation Services	100%	40%
Podiatry Services	100%	40%
Prescription Drugs – See the UPREHS Prime Medicare Part D Plan Summary of Benefits	See the UPREHS Prime Medicare Part D Plan Summary of Benefits	See the UPREHS Prime Medicare Part D Plan Summary of Benefits
Preventive Health Care Services • Medicare Restrictions & Limits Apply	100%	40 %
Skilled Nursing Facility • Medicare Days & Limits Apply	100%	40%
Vision Services	100%	40%

IMPORTANT: UPREHS MSP payments are a percentage of the Medicare allowed amount called the coinsurance. UPREHS MSP excludes benefits on mental health and substance abuse care, and many Durable Medical Equipment items that are covered under Medicare. For details, refer to your Medicare & You Handbook 2010 and UPREHS Prime Medicare Plans Benefit Guides for 2010.