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AARP MedicareRx Preferred (PDP) is operated by UnitedHealth care or its affiliates AARP MedicareRx Plans PO Box 29300 Hot Springs, AR 71903-9300

Your member numbers are:

Member ID: RxPCN: RxGRP:

#### Your Monthly Prescription Drug Summary

For March 2016

This summary is your "Explanation of Benefits" (EOB) for your Medicare prescription drug coverage (Part D). Please review this summary and keep it for your records. (This is not a bill.)

Here are the sections in this summary:

SECTION 1. Your prescriptions during the past month

SECTION 2. Which "drug payment stage" are you in?

SECTION 3. Your "out-of-pocket costs" and "total drug costs" (amounts and definitions)

SECTION 4. Updates to the plan's Drug List that will affect drugs you take

SECTION 5. If you see mistakes on this summary or have questions, what should you do?

SECTION 6. Important things to know about your drug coverage and your rights

#### Need large print or another format?

To get this material in other formats, or ask for language translation services, call AARP MedicareRx Preferred Customer Service (the number is on this page).

#### For languages other than English:

Español: 1-888-867-5575 (Spanish)

Additional Languages: 1-888-867-5575

#### AARP MedicareRx Preferred Customer Service

If you have questions or need help, call us 8 a.m. - 8 p.m. local time, 7 days a week Calls to these numbers are free.

1-888-867-5575 TTY users call: 711

On the Web at: www.myAARPMedicare.com
Plans are insured through UnitedHealthcare Insurance
Company or one of its affiliated companies, a
Medicare Advantage organization with a Medicare
contract and a Medicare-approved Part D sponsor.
Enrollment in the plan depends on the plan's contract
renewal with Medicare.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change each plan year. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

#### SECTION 1. Your prescriptions during the past month

- Chart 1 shows your prescriptions for covered Part D drugs for the past month.
- Please look over this information about your prescriptions to be sure it is correct. If you have any questions or think there is a mistake please call AARP MedicareRx Preferred Customer Service at 1-888-867-5575 from 8 a.m. 8 p.m. local time, 7 days a week, also Section 5 tells what you should do.

CHART 1. Your prescriptions for covered Part D drugs	Plan paid	You paid	Other payments (made by programs or organizations; see Section 3)
March 2016  Xtandi Cap 40mg Qty 120 03/23/2016  Briovarx Of Indiana, Llc Rx# 000007093359 30 Days Supply Qty Filled 120 Drug Tier 5	\$8,397.52	\$441.97	
TOTALS for the month of March 2016:  Your "out-of-pocket costs" amount is \$441.97.  (This is the amount you paid this month (\$441.97)  plus the amount of "other payments" made this month that count toward your "out-of-pocket costs" (\$0.00).  See definitions in Section 3.)	\$8,397.52 (total for the month)	\$441.97 (total for the month) (Of this amount, \$441.97 counts toward your out-of-pocket costs.)	\$0.00 (total for the month)
Your "total drug costs" amount is \$8,839.49. (This is the total for this month of all payments made for your drugs by the plan (\$8,397.52) and you (\$441.97) plus "other payments" (\$0.00).)			

Year-to-date totals 01/01/2016 through 03/31/2016	Plan paid	You paid	Other payments (made by programs or organizations; see Section 3)
Your year-to-date amount for "out-of-pocket costs" is \$5,815.59.	\$20,724.01 (year-to-date total)	\$3,837.85 (year-to-date total)	\$1,977.74 (year-to-date total)
Your year-to-date amount for "total drug costs" is \$26,539.60.		£ `	(Of this amount, \$1,977.74
For more about "out-of-pocket costs" and "total drug costs," see Section 3.		counts toward your out-of-pocket costs.)	counts toward your out-of-pocket costs. See definitions in Section 3.)

#### SECTION 2. Which "drug payment stage" are you in?

As shown below, your Part D prescription drug coverage has "drug payment stages." How much you pay for a covered Part D prescription depends on which payment stage you are in when you fill it. During the calendar year, whether you move from one payment stage to the next depends on how much is spent for your drugs.

STAGE 1 Yearly Deductible	STAGE 2 Initial Coverage
(Because there is no deductible for the plan, this payment stage does not apply to you.)	• You begin in this payment stage when you fill your first prescription of the year. During this payment stage, the plan pays it share of the cost
	of your drugs and you (or others on your behalf) pay your share of the cost.
	• You generally stay in this stage until the amount of your year-to-date "total drug costs" reaches \$3,310. Then you move to payment stage 3, Coverage Gap.

#### STAGE 3 Coverage Gap

- During this payment stage you (or others on your behalf) receive a 50% manufacturer's discount on covered brand name drugs and the plan will cover another 5%, so you will pay 45% of the negotiated price on brand-name drugs. In addition you pay 58% of the costs of generic drugs.
- · You generally stay in this stage until the amount of your year-to-date "out-of-pocket costs" reaches \$4,850. Then you move to payment stage 4, Catastrophic Coverage.

#### You are in this stage:

#### STAGE 4 Catastrophic Coverage

- During this payment stage, the plan pays most of the cost for your covered drugs.
- For each prescription, you pay the greater of: a payment equal to 5% of the cost of the drug (this is called "coinsurance"), or a \$2.95 copay for generic drugs (including brand drugs treated as generic) and a \$7,40 copay for all other drugs.

#### What happens next?

You generally stay in this payment stage, Catastrophic Coverage, for the rest of the calendar year through December 31, 2016.

#### SECTION 3. Your "out-of-pocket costs" and "total drug costs" (amounts and definitions)

We're including this section to help you keep track of your "out-of-pocket costs" and "total drug costs" because these costs determine which drug payment stage you are in. As explained in Section 2, the payment stage you are in determines how much you pay for your prescriptions.

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\$441.97 month of March 2016

\$5,815.59 year-to-date (since January 2016)

#### DEFINITION:

#### "Out-of-pocket costs" includes:

- What you pay when you fill or refill a prescription for a covered Part D drug. (This includes payments for your drugs, if any, that are made by family or friends.)
- Payments made for your drugs by any of the following programs or organizations: "Extra Help" from Medicare; Medicare's Coverage Gap Discount Program; Indian Health Service; AIDS drug assistance programs; most charities; and most State Pharmaceutical Assistance Programs (SPAPs).

#### It does not include:

- Payments made for: a) plan premiums, b) drugs not covered by our plan, c) non-Part D drugs (such as drugs you receive during a hospital stay), d) drugs obtained at a non-network pharmacy that does not meet our out-of-network pharmacy access policy.
- Payments made for your drugs by any of the following programs or organizations: employer or union health plans; some government-funded programs, including TRICARE and the Veteran's Administration; Worker's Compensation; and some other programs.

#### Your "total drug costs"

\$8,839.49 month of March 2016

\$26,539.60 year-to-date (since January 2016)

#### DEFINITION:

"Total drug costs" is the total of all payments made for your covered Part D drugs. It <u>includes</u>:

- · What the plan pays.
- · What you pay.
- · What others (programs or organizations) pay for your drugs.

Learn more. Medicare has made the rules about which types of payments count and do<u>not</u> count toward "out-of-pocket costs" and "total drug costs." The definitions on this page give you only the main rules. For details, including more about "covered Part D drugs," see the Evidence of Coverage, our benefits booklet (for more about the Evidence of Coverage, see Section 6).

## SECTION 4. Updates to the plan's Drug List that will affect drugs you take

At this time, there are no upcoming changes to our Drug List that will affect the coverage or cost of drugs you take. (By "drugs you take," we mean any plan-covered drugs for which you filled prescriptions in 2016 as a member of our plan.)

# SECTION 5. If you see mistakes on this summary or have questions, what should you do?

#### If you have questions, call us

If something is confusing or doesn't look right on this monthly prescription drug summary, please call us at AARP MedicareRx Preferred Customer Service (phone numbers are on the cover of this summary). You can also find answers to many questions at our website: www.myAARPMedicare.com.

#### What about possible fraud?

Most health care professionals and organizations that provide Medicare services are honest. Unfortunately, there may be some who are dishonest.

If this monthly summmary shows drugs you're not taking, or anything else that looks suspicious to you, please contact us.

- Call us at AARP MedicareRx Preferred Customer Service at 1-888-867-5575 from 8 a.m. - 8 p.m. local time, 7 days a week. TTY users call: 711
- Or, call Medicare at 1-800-633-4227. TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

# SECTION 6. Important things to know about your drug coverage and your rights

Your "Evidence of Coverage" has the details about your drug coverage and costs

The Evidence of Coverage is our plan's benefits booklet. It explains your drug coverage and the rules you need to follow when you are using your drug coverage.

We have sent you a copy of the *Evidence of Coverage*. If you need another copy, please call us (phone numbers are on the cover of this summary).

Remember, to get your drug coverage under our plan you must use pharmacies in our network, except in certain circumstances. Also, pharmacy dispensing restrictions may apply.

## What if you have problems related to coverage or payments for your drugs?

Your Evidence of Coverage has step-by-step instructions that explain what to do if you have problems related to your drug coverage and costs. Here are the chapters to look for:

- Chapter 5
   Asking the plan to pay its share of a bill you have received for covered services or drugs.
- Chapter 7
   What to do if you have a problem or complaint (coverage decisions, appeals, complaints).

Here are things to keep in mind:

- When we decide whether a drug is covered and how much you pay, it's called a "coverage decision." If you disagree with our coverage decision, you can appeal our decision (see Chapter 7 of the Evidence of Coverage).
- Medicare has set the rules for how coverage decisions and appeals are handled. These are legal procedures and the deadlines are important. The process can take place if your doctor tells us that your health requires a quick decision.

Please ask for help if you need it. Here's how:

- You can call us at AARP MedicareRx Preferred Customer Service (phone numbers are on the cover of this monthly summary).
- You can call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY

users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

• You can call your State Health Insurance Assistance Program (SHIP). The name and phone numbers for this organization are in Chapter 2, Section 3 of your *Evidence of Coverage*.

## Did you know there are programs to help people pay for their drugs?

"Extra Help" from Medicare. You may be able to get Extra Help to pay for your prescription drug premiums and costs. This program is also called the "low-income subsidy" or LIS. People whose yearly income and resources are below certain limits can qualify for this help. To see if you qualify for getting Extra Help, see Section III of your Medicare & You 2016 handbook or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week. You can also call the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday TTY users should call 1-800-325-0778. You can also call your State Medicaid Office.

• Help from your State's Pharmaceutical Assistance Program. Many states have State Pharmaceutical Assistance Programs (SPAPs) that help some people pay for prescription drugs based on financial need, age, or medical condition. Each state has different rules. Check with your State Health Insurance Assistance Program (SHIP). The name and phone numbers for this organization are in Chapter 2, Section 3 of your Evidence of Coverage.