



HELPING HANDS FOR SENIOR PLANS

Local Guidance. Personal Care. Peace of Mind.

UNDERSTANDING PRESCRIPTION DRUG COVERAGE

Prescription drug plans can change every year. Understanding how they work can help you avoid unexpected costs and ensure your medications remain covered.

What Determines Your Prescription Costs?

-  Your medications
-  Your pharmacy
-  Your plan's formulary
-  Drug tiers
-  Deductibles and copays

Preferred Pharmacies

- ✓ Lower copays
- ✓ Greater savings
- ✓ Still in-network

Standard Pharmacies

- ✓ Covered by the plan
- ⚠ May have higher costs



Why Annual Reviews Matter

Prescription plans can change every year:

- ✓ Formularies
- ✓ Drug tiers
- ✓ Preferred pharmacies
- ✓ Monthly premiums
- ✓ Deductibles and copays

Reviewing your medications annually helps ensure your coverage continues to fit your needs.

BE PREPARED FOR YOUR ANNUAL REVIEW



What to Bring

- ✓ Current prescription list
- ✓ Preferred pharmacy
- ✓ Medicare card
- ✓ List of doctors and specialists
- ✓ Questions or concerns



Common Prescription Mistakes

- ✗ Assuming your plan never changes
- ✗ Ignoring Annual Notice of Change letters
- ✗ Not reviewing medications annually
- ✗ Using a non-preferred pharmacy
- ✗ Throwing away plan mail
- ✗ Waiting until the last minute during Open Enrollment

Common Questions

What is a formulary?

A formulary is a list of medications covered by your plan.

Can my drug costs change every year?

Yes. Formularies, copays, deductibles, and pharmacy networks may change annually.

Can I use any pharmacy?

Most plans have preferred pharmacies that may provide lower costs.

Why should I review my medications every year?

Plans change annually. Reviewing your prescriptions helps ensure you continue receiving the coverage that best fits your needs.

Is there a cost for your help?

No. Helping Hands for Senior Plans provides personalized Medicare guidance at no cost to you.

Need Help Comparing Your Options?

Helping Hands for Senior Plans



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