

Medicare's Extra Help Program

If you have Medicare Part D—and if you meet certain low-income and asset criteria, or you have both Medicare and Medicaid—the Extra Help program can help you pay for medicine and avoid the “donut hole.”

What Will I Pay at the Pharmacy With Extra Help?



Brand-name drugs
\$3.70 or \$8.25

Generic drugs
\$1.20 or \$3.30

Full Extra Help

- No monthly premium
- No annual deductible
- No coverage gap or “donut hole”
- No co-pay (\$0) if you live in a nursing home



Brand-name drugs
\$8.25

Generic drugs
\$3.30

Partial Extra Help

- A sliding-scale premium based on income
- An annual deductible of \$82
- No coverage gap or “donut hole”
- Up to 15% coinsurance

Extra Help

Who qualifies for Extra Help?

You are automatically enrolled in full Extra Help if you are^a:

- **Dual eligible** (receiving both Medicare and Medicaid coverage)
- OR
- **A member of a Medicare Savings Program**
- OR
- **Receiving Supplemental Security Income**

^aEven if you don't qualify for full Extra Help, you may qualify for partial Extra Help based on income and assets.

How can I find out if I'm eligible for full or partial Extra Help?



Call Social Security at
1-800-772-1213
to apply or request a paper application



Visit www.ssa.gov/medicare/prescriptionhelp to apply



Visit your **local Social Security office** to apply

Visit www.cornerstones4care.com for more helpful tips and resources.

Get more out of **MEDICARE** **PART**



Information About
Medicare Part D
and Your Diabetes

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The 4 Parts of Medicare

Part



Includes hospital stays, nursing home/skilled care facility, home health care, and hospice care.

Part



Covers medically necessary doctor services, diagnostic testing, medical equipment, and other preventive care.

Part



Offered by a health plan; combines Parts A and B and usually Part D, as well.

Part D

Covers medication costs

Premiums, deductibles, covered medications, and co-pay amounts vary between plans. Your exact costs will depend on the Part D plan you choose. Therefore, it is important to carefully compare plans in your area when selecting coverage.

Your cost responsibility

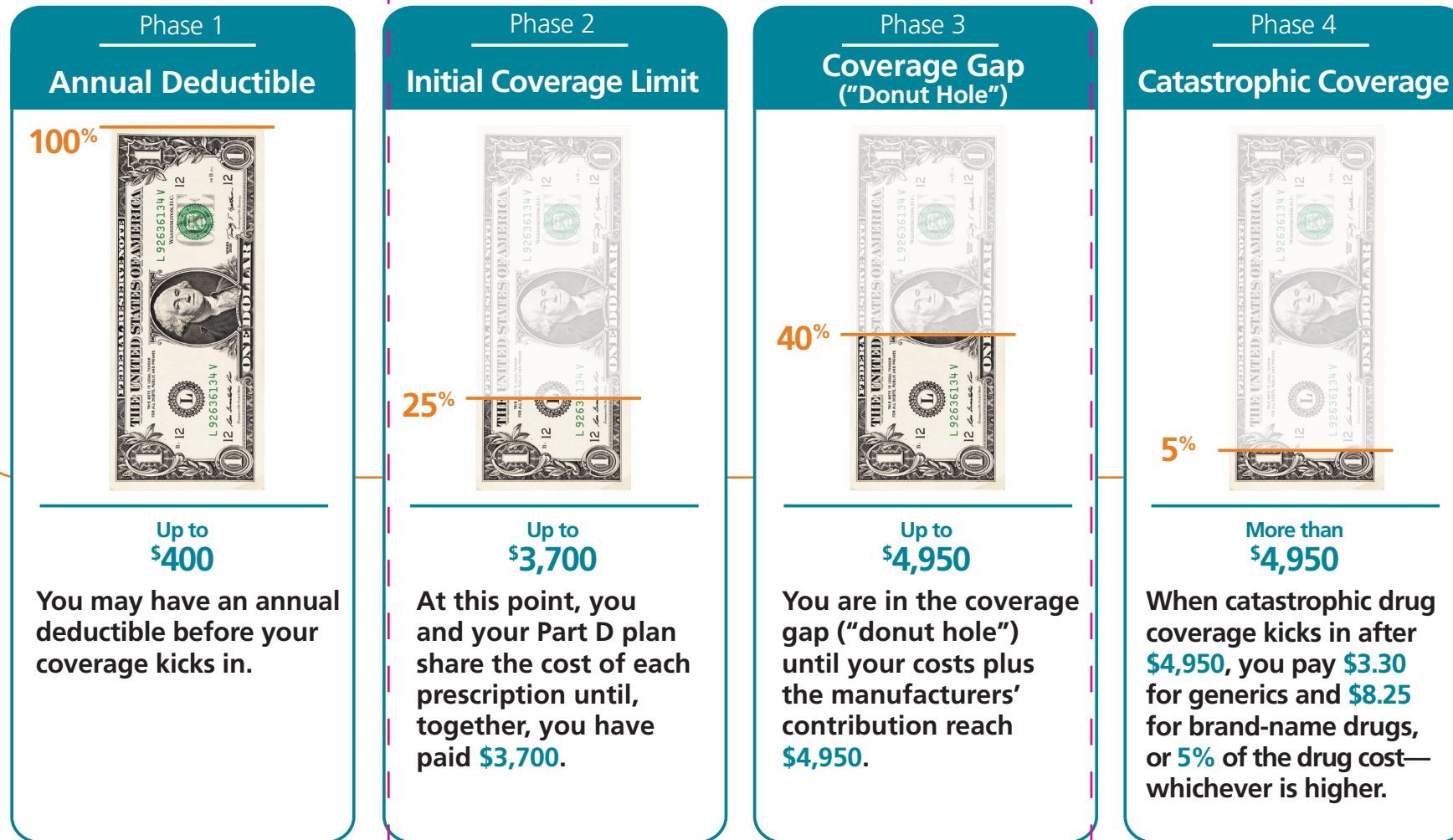


YOU

Medicare Part D

2017 Annual Standard Benefit Coverage

Images represent your proportion of costs within each phase of coverage



Every January 1, you will automatically start back at Phase 1, no matter where you ended the previous calendar year.

Frequently Used Terms

- **Premium:** Your premium is the amount of money you pay your health insurance company each month. If you are on Medicare, this amount is deducted from your Social Security each month.
- **Deductible:** Your deductible is the amount of money you have to pay each year before your health insurance kicks in.

- **Co-pay:** Your co-pay is the amount of money you have to pay out of pocket each time you receive medical care or buy prescription medications.
- **Coinsurance:** If you have coinsurance, you pay a percentage of the cost of each medical service or prescription, instead of a fixed co-pay amount.

- **Formulary:** A formulary is a list of medications that is covered by your Part D plan.
- **Coverage gap:** Sometimes also called the "donut hole." During this phase, you may have to pay more for your prescriptions until you reach the next coverage phase.