

# Select Option<sup>®</sup> PDP

## 2014 Community-Rated Plans for New Groups



SelectOption<sup>®</sup> PDP

A Medicare Prescription Drug Plan from Independence Blue Cross

Part D Drug Coverage	Value #D6D	Standard #D6E	Enhanced #D6F
Premium <sup>1</sup>	\$79	\$123	\$635
Formulary	Closed	Closed	Open
Deductible	\$205	\$0	\$0
Generic	\$10	\$8	\$6
Preferred Brand	\$40	\$35	\$30
Non-Preferred Brand	\$80	\$70	\$60
Specialty	25% coinsurance	33% coinsurance	N/A
Initial Coverage Limit	\$2,850 in total drug costs	\$2,850 in total drug costs	\$2,850 in total drug costs
Coverage Gap	You pay 72% of the plan's cost for generic drugs and 47.5% of the plan's cost for brand-name drugs	You pay \$8 for generic drugs and 47.5% of the plan's cost for brand-name drugs	Generic and Brand
Catastrophic	You pay the greater of \$2.55 generic and \$6.35 brand or 5% coinsurance after reaching the \$4,550 catastrophic trigger	You pay the greater of \$2.55 generic and \$6.35 brand or 5% coinsurance after reaching the \$4,550 catastrophic trigger	You pay the greater of \$2.55 generic and \$6.35 brand or 5% coinsurance after reaching the \$4,550 catastrophic trigger
Mail Order	\$20 generic/\$80 preferred brand/\$160 non-preferred brand/25% coinsurance specialty drug	\$16 generic/\$70 preferred brand/\$140 non-preferred brand/33% coinsurance specialty drug	\$6 generic /\$30 preferred brand/\$60 non-preferred brand

<sup>1</sup> These rates do not reflect a late enrollment penalty that some members may incur if they are transferring from non-creditable prescription coverage, or "extra help" subsidy for which some members qualify.

This is a comparison. For additional details, please refer to the *Evidence of Coverage* (EOC).



To learn more about these options, contact your independent broker or your Independence Blue Cross Group Medicare Account Executive.

If you do not work with a broker, and you want to make a plan change, fax the *Plan Change Form* to 215-238-2315.

All premium rates shown are pending approval from the Centers for Medicare & Medicaid Services (CMS). Premiums charged could be less due to member qualification for Low Income Subsidy, or more due to Part D Income Related Monthly Adjustment Amounts (Part D-IRMAA) or member Late Enrollment Penalty for Part D.

Select Option PDP is a PDP plan with a Medicare contract. Enrollment in Select Option PDP depends on contract renewal.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

