

Medicare Part D

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium.

If Your Yearly Income in 2011 was:

File Individual Return	File Joint Return
\$85,000 or less	\$170,000 or less
You pay: Your plan premium	

File Individual Return	File Joint Return
\$85,001 - 107,000	\$170,001 - 214,000
You pay: \$11.60 + Your Plan Premium	

File Individual Return	File Joint Return
\$107,001 - 160,000	\$214,001 - 320,000
You pay: \$29.90 + Your Plan Premium	

File Individual Return	File Joint Return
\$160,001 - 214,000	\$320,001 - 428,000
You pay: \$48.10 + Your Plan Premium	

File Individual Return	File Joint Return
Above \$214,000	Above \$428,000
You pay: \$66.40 + Your Plan Premium	

Medicare Part D 2012 Prescription Drug Coverage

Initial Coverage:

Medicare Part D coverage starts with the first prescription you fill. When a member's 2012 total drug costs exceed \$2,930 the member enters the coverage gap referred to as the "donut hole."

Coverage Gap:

When you enter the Part D coverage gap in 2012, you will pay 50% of name

brand medications and 83% of generic medications.

Once your total drug costs exceed \$4,700, you will go into the Catastrophic Coverage.

Catastrophic Coverage:

The catastrophic coverage period for 2012 begins once one exceeds \$4,700 in true out-of-pocket costs and covers 95% of a member's drug costs.



DoYouFlu?

Now's the Time for Your
Free Flu Shot!

Get your flu shot now - it's free for people on Medicare, once per flu season in the fall or winter.

For a hassle-free flu shot, see your doctor to be sure that the claim will be handled properly.

Stay healthy this flu season and help protect your loved ones. Get your flu shot early!



ATTENTION FORMER SMOKERS!

Check your old life insurance policies to see if they still list you as a smoker. You may be able to save some money by letting them know you no longer smoke.

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(I just found out one of my policies that's 25 years old still lists me as a smoker!)