Medicare Part D Plan Finder Guide

The best way to evaluate your current Medicare Part D drug plan or find a new one is with Medicare's online tool, the Plan Finder.

During the Annual Open Enrollment Period (Oct. 15-Dec. 7), you can compare plan options and select the best plan for your situation by following the instructions below. Outside of the Annual Open Enrollment period, you can't enroll in a plan on the Plan Finder, but you can see your options.

Get ready first

To start, you'll need:

- A list of all your prescriptions, including inhalers, eye drops and creams. You will need their specific names, along with your dosages, quantities and frequency you take them.
- Your Medicare card.

Using the Plan Finder

Go to the Medicare Plan Finder webpage (medicare.gov/find-a-plan) where you will find:

Find Medicare health & drug plans			
 Use your account Save time by logging in Get a summary of your current coverage Use your saved drugs & pharmacies to compare plan costs Log In Don't have an account? <u>Create one.</u> 	Choose the year you need coverage and enter your ZIP code: COVERAGE FOR 2025 2024 ZIP CODE		
	Continue		

• Log in: Medicare gives you the option to first log in to your online Medicare account or set up an account if you haven't previously done so. You can manage your drug list more easily using this feature. The Medicare website will save your drug list and usage, so you won't have to reenter your information every year.



- **Continue without logging in:** You have the option of entering your information without creating an account. Simply enter your ZIP Code, follow the prompts, and then you will have to enter your medications manually. If you do not create an account, you will need to enter your drug list each year when you review your Part D plan.
- Select Medicare drug plan (Part D)

Next, select the type of plan you want:		
 Medicare Advantage Plan (Part C) Medicare drug plan (Part D) Medigap policy 		
Which type of plan should I choose? (i)		
Find Plans <u>Go Back</u>		

- Answer some quick questions about your coverage needs. Then you will be asked to create or update your drug list.
- If you logged in, a drug list appears from a claims database of your last year of drug purchases. It may not be your current list of drugs, so you can edit the list to update it.
- Add or update your drug list. Add any additional drugs or create your list for the first time by typing the name of each medication into the text box or use the browse function to find them on Medicare's list. Enter dosage, quantity and frequency for each drug. Repeat this process until all your drugs have been entered.

If your drug is a name-brand drug and a generic is available, it will ask if you want to choose the generic one instead. You can enter up to 40 drugs.

Add prescription drug	
BEGIN TYPING TO FIND & SELECT YOUR DRUG.	
	Add Drug
Clear	r search
Browse drugs A-Z	

• Enter dosage and frequency:

Tell us about this drug		
Levothyroxine sodium		
DOSAGE		
25mcg tablet V		
QUANTITY FREQUENCY 30 Every month		
Add to My Drug List Cancel		

• Sample drug list:

leneric			
<u>lemove drug</u>		<u>Edit drug</u>	
Metoprolol tartrate	Quantity	Frequency	
50mg tablet	60	Every month	
jeneric			
temove drug		<u>Edit drug</u>	
Rosuvastatin calcium	Quantity	Frequency	
0mg tablet	30	Every month	
jeneric			
Remove drug		Edit drug	
Id Anathan Drug			
a Another Drug			

• **Choose pharmacies:** After you enter your medications, a list of the closest pharmacies to you will appear next to a map. If you logged in, the pharmacies you chose in the previous year show on the left side of the page. You can choose up to five pharmacies and mail order.

• **Review and choose drug plans:** Next a list of drug plans will appear. Reading your results will be the same whether you have a MyMedicare account or not, unless you have logged in, in which case your current plan will be the first on the list.

Below that, the plans automatically appear in order, from the lowest to the highest drug cost and premium.

Showing 10 of 14 drug plans	SORT PLANS BY Lowest drug + premium cost V
Wellcare Value Script (PDP) Wellcare Plan ID: S4802-150-0 Star rating: Coming Soon	
MONTHLY PREMIUM	PHARMACIES
\$0.00 Includes: Only drug coverage	2 of 2 of your selected retail pharmacies are in-network View your pharmacies
TOTAL DRUG & PREMIUM COST (for 2025)	DRUGS
\$0.00 Retail pharmacy: Estimated total drug + premium cost	View drugs & their costs
\$0.00 Mail-order pharmacy: Estimated total drug + premium cost	
DEDUCTIBLE	
\$590.00 Drug deductible	
Open Enrollment starts October 15 Plan Details Added to compare	

You can select and compare up to three plans at a time:

	× \$0.00 Monthly premium Open Enrollment starts October 15 Plan Details	x Cigna Healthcare Saver Rx (PDP) \$28.20 Monthly premium Open Enrollment starts October 15 Plan Details	× Humana Value Rx Plan (PDP) \$30.30 Monthly premium Open Enrollment starts October 15 Plan Details		
Overview					
Star rating	Star rating: Coming Soon	Star rating: Coming Soon	Star rating: Coming Soon		
Total monthly premium	\$0.00	\$28.20	\$30.30		
Yearly drug deductible	\$590.00	\$590.00	\$573.00		
Drug coverage & costs	Drug coverage & costs				
Drugs covered/Not covered	3 of 3 Prescription drugs covered <u>Restrictions may apply</u>	3 of 3 Prescription drugs covered <u>Restrictions may apply</u>	3 of 3 Prescription drugs covered <u>Restrictions may apply</u>		
Total drug + premium cost (for 2025) How do pharmacy networks affect what I pay?	WALGREENS #10184 Preferred \$0.00 CVS PHARMACY #06463 Preferred \$0.00 Mail order pharmacy Preferred \$0.00	WALGREENS #10184 Preferred \$338.40 CVS PHARMACY #06463 CVS PHARMACY #06463 \$526.40 Mail order pharmacy Preferred \$338.40	WALGREENS #10184 In-network S411.60 CVS PHARMACY #06463 In-network S411.60 Mail order pharmacy In-network S363.60		

Ways to enroll:

• **Online:** You can enroll in a new plan from the ranked plan listing page or the Plan Detail page.



• **Over the phone:** In the plan details you will see a non-member number. You can call this number to enroll.



- Enrollment information: To enroll, you will need to be ready to provide your information:
 - Your Medicare information
 - Your personal information
 - Address
 - General questions
 - Set up payment
 - Plan agreement

Working with Everence on plan choices

If you prefer to have Everence review your Part D plan and discuss your options, the Everence Part D Service center is available to help current Medicare Supplement Insurance clients during open enrollment. There is a \$50 fee to have Everence review your Part D plan. Everence staff are committed to treating your Medicare information as confidential whenever we work with you.

Part D Plans are serviced through the insurance company directly. To check cost, payment, or to change your enrollment you must contact the company of your Part D Plan.

