

Questions about your Medicare prescription drug coverage?

////// **Learn more about your coverage options and drug costs**

BAYER

What should I consider when comparing Medicare Part D plans?

Whether enrolling for the first time or reviewing a current plan, these are a few things that you should consider:

When do I enroll?

// **Initial enrollment** (when you turn 65)

// **Open enrollment**

In the fall of every year, Medicare plan selections are available for the following year

> To be ready for January 1, 2027, Medicare patients can review, compare, and enroll in a Part D plan between October 15, 2026 – December 7, 2026

What types of costs are involved?

// **Premium**

The amount you pay each month to keep your health or prescription drug coverage

// **Annual deductible**

The yearly amount you must pay for healthcare services and prescription medicines before your health plan starts helping to pay

// **Out-of-pocket costs**

> **Co-pay:** a set amount you may pay for your medicine or healthcare visit after you meet your deductible

> **Coinsurance:** the percentage of the cost you may pay for your medicine after you meet your deductible

// **Catastrophic coverage**

After you reach your yearly out-of-pocket maximum ($2,400), the rest of your costs will be covered for the year

What medications and services are most important to you?

// Create a list of all medications and services you currently receive to use as a reference when considering plan changes

What doctors, hospitals, and pharmacies do you use?

// List all of your doctors, hospitals, and pharmacies to check that your Medicare plan will cover them in the next plan year

Medicare parts

PART A — Coverage for **hospital services**, including inpatient drugs, hospice care, and skilled nursing facilities

PART B — Coverage for **doctor visits**, lab and diagnostic tests, home healthcare, some drugs administered by a doctor, and medical devices

PART C — Coverage known as **Medicare Advantage**. Medicare Advantage plans contract with Medicare to provide Part A and Part B services to enrolled beneficiaries. Maximum out-of-pocket costs of $9,250*

PART D — Coverage for **prescription drugs** with an out-of-pocket cap of $2,400

What you may pay with a Medicare Part D plan:

STAGE 1 > Deductible Stage

You are responsible for your prescription drug costs until the deductible is met. Plans can have a deductible of no more than $700 in 2027†

$700
(Counts toward the $2,400 maximum threshold)

STAGE 2 > Initial Coverage Stage

You pay up to 25% coinsurance for medication covered on your plan's formulary or list of covered medications. The most you will spend is $2,400 in 2027

$2,400

STAGE 3 > Catastrophic Coverage Stage

Once you've hit the $2,400 cap, you won't have any more out-of-pocket costs for the rest of the year

$0

*In-network maximum. Some plans may have lower out-of-pocket maximums.

†Medicare plans may set a lower deductible.

Choose a Part D plan that best suits your medication needs and budget by comparing plans at medicare.gov/plan-compare

What is the Medicare Extra Help/ Low-Income Subsidy Program?

With Extra Help, also known as Low-Income Subsidy (LIS), Medicare Part D patients with limited financial means pay no premium and low co-pays.

// **You are automatically eligible for Extra Help if you have Medicare and**

- You also have full Medicaid coverage
- You get help from Medicaid to pay for Part B premiums
- You already receive Supplemental Security Income (SSI) benefits

// If you are not automatically eligible, **you can apply for Extra Help** if you meet certain income and asset limits

Income and asset limits

Monthly income:

Up to $1,303 for single patients

Up to $1,803 for married patients

Total assets:

Up to $18,090 for single patients

Up to $36,100 for married patients

Out-of-pocket costs

Co-pay: $14.40 or less per brand-name drug and **$5.80** or less per generic drug

Premium: No monthly premium

Deductible: No annual deductible

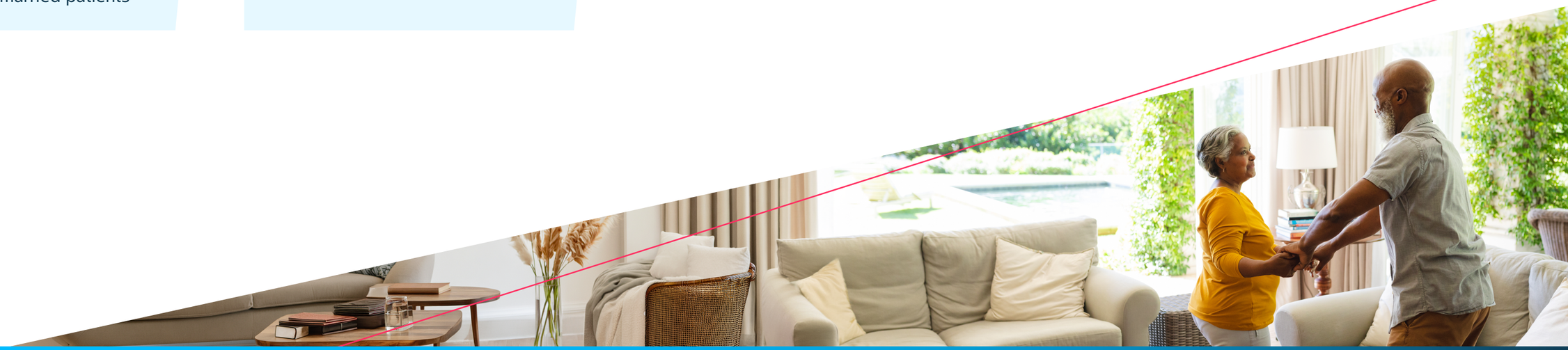
To apply for the Medicare Extra Help Program or to get more information:

Visit https://www.ssa.gov/medicare/part-d-extra-help to apply online through the Social Security Administration's (SSA) website

Call Social Security at 1-800-772-1213
(TTY users can call 1-800-325-0778) to apply or request a print application

Visit your local Social Security office

Visit medicare.gov/basics/costs/help/drug-costs to learn more about the Extra Help program



What is the Medicare Prescription Payment Plan?

The Medicare Prescription Payment Plan is an optional program to help manage your out-of-pocket drug costs by spreading the costs out over the year

How it works

1 / **Join at any time**
To get the maximum benefit, consider joining during Medicare Open Enrollment (October 15–December 7, 2026) so your Medicare Prescription Payment Plan can start on January 1, 2027

ONLINE or **MAIL**

Complete and submit an election request form, available on your plan's website

PHONE

Call your plan and request to participate

2 / **Pay nothing up front** when the pharmacy fills your prescription

3 / Your Part D plan will send a monthly bill that **spreads the costs of prescriptions throughout the year**



How do I know if the Medicare Prescription Payment Plan is right for me?

// While this program is available to anyone with Medicare Part D, it may be particularly helpful if you take medications with high out-of-pocket costs (such as branded or specialty drugs) and are likely to reach the $2,400 out-of-pocket spending cap early in the year. Visit medicare.gov/prescription-payment-plan/will-this-help-me to see if this payment option is right for you. You may unenroll at any time by contacting your plan.

Can I use foundation assistance if I'm enrolled in the Medicare Prescription Payment Plan?

// Yes. Foundation assistance eligibility is not affected by enrolling in the Medicare Prescription Payment Plan.

What medications are included in this program?

// All drugs covered by your Part D plan (including specialty, branded, and generic) qualify toward your annual out-of-pocket costs and will be billed as part of your monthly payment until you reach the $2,400 spending cap.

What other financial assistance programs are available?

State programs

// To learn more about financial assistance programs in your state, visit medicare.gov/plan-compare/#/pharmaceutical-assistance-program/states

Financial assistance search tools

// **FundFinder:** helps you search for available financial assistance programs that may help cover the cost of your medications and treatment. To get started, visit fundfinder.panfoundation.org

// **RE Assist:** online resource to help people find financial support options to support the cost of their treatment. Visit patientconnect.reassist.net to get started

Bayer US Patient Assistance Foundation

// A charitable organization that helps eligible patients get their Bayer prescription medicine at no cost. Visit patientassistance.bayer.us to see if you might qualify for assistance

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