



YOUR 2021 GUIDE TO MEDICARE PART D



Which Medicare Part D Plan is the Right Plan for You?

Medicare's Open Enrollment Period, during which people with Medicare can make unrestricted changes to their coverage, takes place every year from October 15 to December 7. Whether you're approaching age 65 or already enrolled in Medicare, you should take advantage of this opportunity to review your options and see whether you are enrolled in the most cost-effective plan for your needs. Most plans change their costs and benefits every year, and some even decide not to participate in Medicare for the coming year. Making a careful comparison between the plan you have now and options available to you in 2021 is the only way to see if there is a better choice for you. In most cases, this will probably be your only chance to change your health and/or drug coverage for the next year.

When reviewing your Medicare coverage, know that you will have many options to choose from. Typically, it's beneficial to have choices, but you might find yourself overwhelmed. For example, in 2021, Medicare beneficiaries in Oklahoma will be able to select from 30 prescription drug plans, as well as many Advantage health plans available throughout the state. Many beneficiaries find it frustrating and difficult to compare plans due to the volume of information they receive in the mail and through the media. As a result, they often stay with the same plan, even if it is not the best option for them.

Research shows that a large majority of people with Medicare could have saved hundreds of dollars last year by reviewing their prescription drug coverage. In fact, during last year's enrollment period, over two-thirds of those who came to LIFE Senior

Services for help reviewing their drug coverage options either enrolled in Part D for the first time or switched plans for the next year, saving an average of \$1,529 per person.

Whether you are currently on Medicare or becoming eligible for Medicare in 2021, this annual Medicare Part D Guide, published by LIFE Senior Services, provides up-to-date information about the prescription drug plans available in 2021, as well as the Advantage health plans being offered in Tulsa County.

LIFE Senior Services is a name thousands of seniors and their families have trusted for more than 46 years. Since 2004, LIFE has provided education and one-on-one assistance to thousands of Medicare beneficiaries, helping them compare Medicare Part D plans and enroll in the one that best fits their individual needs. As a partner agency of the Oklahoma Insurance Department, the Medicare Assistance Program at LIFE provides trusted services in northeast Oklahoma to Medicare beneficiaries, their representatives and those soon to be eligible for Medicare.

As always, you can count on LIFE and LIFE's Vintage Newsmagazine to bring you timely, unbiased information and assistance on Medicare Part D. For more information or to schedule an appointment to review your options, call the Medicare Assistance Program at LIFE Senior Services at (918) 664-9000, ext. 1189 or toll-free at (866) 664-9009. We're here to help!

*This information is true and accurate to the best of our knowledge.
Source: Center for Medicare and Medicaid Services, www.medicare.gov*

2021 Medicare Part D Stand-Alone Prescription Drug Plans Available in Oklahoma

Information is current as of October 2020. For additional information or assistance selecting a plan, contact Medicare at (800) 633-4227 or the Medicare Assistance Program at LIFE Senior Services at (918) 664-9000, ext. 1189 or toll-free at (866) 664-9009, ext. 1189.

| Company Name | Plan Name | Plan ID | Phone Number | Benefit Type | Monthly Drug Premium | Annual Drug Deductible | Low Income Subsidy |
|--|--|-----------|----------------|--------------|----------------------|------------------------|--------------------|
| CommunityCare Prescription Drug Plan (PDP) | CommunityCare Prescription Drug Plan (PDP) | S1894-001 | (800) 333-3275 | Basic | \$28.20 | \$445 | x |
| WellCare | WellCare Classic (PDP) | S4802-014 | (888) 293-5151 | Basic | \$26.80 | \$445 | x |
| | WellCare Value Script (PDP) | S4802-156 | (888) 293-5151 | Enhanced | \$17.70 | \$445 | |
| | WellCare Wellness Rx (PDP) | S4802-192 | (888) 293-5151 | Enhanced | \$15.70 | \$445 | |
| | WellCare Medicare Rx Value Plus (PDP) | S5768-146 | (888) 293-5151 | Enhanced | \$87.90 | \$0 | |
| | WellCare Medicare Rx Saver (PDP) | S5810-057 | (888) 293-5151 | Basic | \$28.40 | \$445 | x |
| | WellCare Medicare Rx Select (PDP) | S5810-300 | (888) 293-5151 | Enhanced | \$26.60 | \$400 | |
| Aetna Medicare | SilverScript Choice (PDP) | S5601-046 | (833) 526-2445 | Basic | \$26.70 | \$235 | x |
| | SilverScript Plus (PDP) | S5601-106 | (833) 526-2445 | Enhanced | \$88.60 | \$0 | |
| | SilverScript SmartRx (PDP) | S5601-198 | (833) 526-2445 | Enhanced | \$7.80 | \$445 | |
| Cigna | Cigna Secure Rx (PDP) | S5617-113 | (800) 735-1459 | Basic | \$29.70 | \$445 | x |
| | Cigna Secure-Extra Rx (PDP) | S5617-268 | (800) 735-1459 | Enhanced | \$49.10 | \$100 | |
| | Cigna Secure-Essential Rx (PDP) | S5617-302 | (800) 735-1459 | Enhanced | \$24 | \$445 | |

| Company Name | Plan Name | Plan ID | Phone Number | Benefit Type | Monthly Drug Premium | Annual Drug Deductible | Low Income Subsidy |
|--|---|-----------|----------------|--------------|----------------------|------------------------|--------------------|
| Express Scripts Medicare | Express Scripts Medicare – Value (PDP) | S5660-125 | (866) 477-5704 | Basic | \$26.20 | \$445 | x |
| | Express Scripts Medicare – Choice (PDP) | S5660-214 | (866) 477-5704 | Enhanced | \$75.60 | \$100 | |
| | Express Scripts Medicare – Saver (PDP) | S5660-239 | (866) 477-5704 | Enhanced | \$26.80 | \$285 | |
| Blue Cross and Blue Shield of Oklahoma | Blue Cross MedicareRx Value (PDP) | S5715-010 | (877) 213-1817 | Enhanced | \$89.10 | \$445 | |
| | Blue Cross MedicareRx Basic (PDP) | S5715-015 | (877) 213-1817 | Basic | \$31.30 | \$445 | |
| | Blue Cross MedicareRx Choice (PDP) | S5715-018 | (877) 213-1817 | Enhanced | \$21.00 | \$445 | |
| UnitedHealthcare | AARP MedicareRx Preferred (PDP) | S5820-022 | (888) 867-5565 | Enhanced | \$88.70 | \$0 | |
| | AARP MedicareRx Saver Plus (PDP) | S5921-368 | (888) 867-5565 | Basic | \$26.60 | \$445 | x |
| | AARP MedicareRx Walgreens (PDP) | S5921-404 | (888)867-5565 | Enhanced | \$33.30 | \$445 | |
| Humana | Humana Basic Rx Plan (PDP) | S5884-144 | (800) 706-0872 | Basic | \$28.10 | \$445 | x |
| | Humana Premier Rx Plan (PDP) | S5884-169 | (800) 706-0872 | Enhanced | \$60.70 | \$445 | |
| | Humana Walmart Value Rx Plan (PDP) | S5884-202 | (800) 706-0872 | Enhanced | \$17.20 | \$445 | |
| Clear Spring Health | Clear Spring Health Value Rx (PDP) | S6946-020 | (877) 384-1241 | Basic | \$27 | \$445 | x |
| | Clear Spring Health Premier Rx (PDP) | S6946-049 | (877) 384-1241 | Enhanced | \$13.70 | \$445 | |
| Mutual of Omaha Rx | Mutual of Omaha Rx Plus (PDP) | S7126-022 | (800) 961-9006 | Basic | \$93.70 | \$445 | |
| | Mutual of Omaha Rx Premier (PDP) | S7126-092 | (800) 961-9006 | Enhanced | \$28.00 | \$445 | |
| Elixir Insurance | Elixir RxPlus (PDP) | S7694-023 | (866) 250-2005 | Basic | \$44.30 | \$445 | |

2021 Medicare Advantage Plans with Medicare Prescription Drug Coverage

(Tulsa County/Tulsa Metro Area) * Information is current as of October 2020 and includes 2021 approved contracts/plans.

| Organization Name | Plan Name | Type of Medicare Health Plan | Plan ID | Phone Number | Drug Benefit Type | Monthly Consolidated Premium (Includes Part C + D) | Annual Drug Deductible |
|---|---|------------------------------|-----------|----------------|-------------------|--|------------------------|
| Aetna Medicare | Aetna Medicare Freedom Preferred Plan (PPO) | Local PPO | H3288-019 | (855) 275-6627 | Enhanced | \$15 | \$250 |
| | Aetna Medicare Freedom Core Plan (PPO) | Local PPO | H3288-021 | (855) 275-6627 | Enhanced | \$0 | \$300 |
| GlobalHealth | Generations Classic (HMO) | Local HMO | H3706-001 | (844) 280-5555 | Enhanced | \$0 | \$0 |
| | Generations Select (HMO) | Local HMO | H3706-018 | (844) 280-5555 | Enhanced | \$29 | \$0 |
| | Generations Classic Choice (HMO-POS) | Local HMO | H3706-021 | (844) 280-5555 | Enhanced | \$10 | \$0 |
| UnitedHealthcare | AARP Medicare Advantage Plan 1 (HMO-POS) | Local HMO | H3749-017 | (800) 555-5757 | Enhanced | \$19 | \$0 |
| | AARP Medicare Advantage Plan 2 (HMO-POS) | Local HMO | H3749-020 | (800) 555-5757 | Enhanced | \$0 | \$100 |
| | AARP Medicare Advantage Choice (PPO) | Local PPO | H8768-009 | (800) 555-5757 | Enhanced | \$0 | \$0 |
| CommunityCare Senior Health Plan (HMO) | Senior Health Plan Platinum (HMO) | Local HMO | H3755-001 | (800) 642-8065 | Enhanced | \$25 | \$0 |
| | Senior Health Plan Platinum Plus (HMO) | Local HMO | H3755-004 | (800) 642-8065 | Enhanced | \$109 | \$0 |
| | Senior Health Plan Silver Plus (HMO) | Local HMO | H3755-005 | (800) 642-8065 | Enhanced | \$0 | \$0 |
| CommunityCare Advantage Medicare Plan (HMO) | Advantage Premier (HMO) | Local HMO | H4198-003 | (800) 333-3275 | Enhanced | \$45 | \$0 |
| | Advantage Choice Plus (HMO) | Local HMO | H4198-005 | (800) 333-3275 | Enhanced | \$0 | \$0 |
| Humana | HumanaChoice (PPO) | Local PPO | H5216-081 | (800) 833-2364 | Enhanced | \$60 | \$195 |
| | HumanaChoice (PPO) | Local PPO | H5216-083 | (800) 833-2364 | Enhanced | \$76 | \$195 |
| | HumanaChoice (PPO) | Local PPO | H5216-139 | (800) 833-2364 | Enhanced | \$0 | \$0 |
| | HumanaChoice (PPO) | Local PPO | H5216-230 | (800) 833-2364 | Enhanced | \$29 | \$0 |
| | Humana Gold Plus (HMO) | Local HMO | H6622-033 | (800) 833-2364 | Enhanced | \$0 | \$0 |
| | Humana Value Plus (HMO) | Local HMO | H6622-049 | (800) 833-2364 | Basic | \$19.60 | \$445 |
| | Humana Gold Choice (PFFS) | PFFS | H8145-122 | (800) 833-2364 | Enhanced | \$131 | \$195 |
| | HumanaChoice (PPO) | Local PPO | H9070-006 | (800) 833-2364 | Enhanced | \$0 | \$0 |
| | HumanaChoice (Regional PPO) | Regional PPO | R4845-002 | (800) 833-2364 | Basic | \$41 | \$395 |