

2018 Quick Guide Supplement

Enrollment/ Applications Periods for Other NY Programs

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|---------------------------------|---------|---|
| Medicare Savings Program | Ongoing | Pays Medicare Part B premium, all or some Medicare Part D premium, lowers co-pays for medications and may help with co-pays and deductible for Medicare Part A and B. Income based. No asset restriction. |
| Medigap Plans | Ongoing | Guaranteed Issue. Community rated for premiums. Premiums not based on age/health. |
| SNAP | Ongoing | Assistance with food for those who qualify |

2018 Part D Standard Plan Cost Sharing for a Medicare Beneficiary

| Part D Benefit Cost Periods | Costs & Who Pays | Beneficiary Pays (TrOOP) | Plan Pays | Total Amount Spent on Drugs on the plan's Formulary |
|--------------------------------------|--|---|---|---|
| Initial Deductible | Beneficiary-100% | Up to \$405 | \$0 | \$405 |
| Initial Coverage Period (ICP) | 25% -beneficiary 75% - plan | Up to \$937.50 | \$2,812.50 | \$3,750 |
| Coverage Gap | Shared Beneficiary/Plan/ Manufacturer Manufacturer: 50% on brand drugs | 44% generic 45% brand drugs (+small pharmacy dispensing fee of \$1-\$3) | 56% generic 15% brand drugs (plan payments do not count towards TrOOP of \$5,000) | Up to \$3,758.75 (cumulative costs: \$7,508.75) |
| Catastrophic Coverage | Beneficiary reduced co-pays Plan pays the difference | Greater of: 5% co-insur OR \$3.35per generic or \$8.35/brand | Remaining amount after the beneficiary pays co-pay | Continues catastrophic coverage through 12/31/18 |

Medicare Enrollment Periods

| Period | Date | Part A | Part B | Part C | Part D | Explanation |
|---|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--|
| Initial Enrollment (IEP) | 3 months before age 65, month of 65 th birthday & 3 months following. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Enroll into premium free Med A anytime after your IEP. Part A becomes active back to your 65th birthday or to a maximum of 6 months. |
| Annual Election Period (AEP) Open Enrollment | October 15 - December 7 Changes effective Jan 1 | | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Beneficiaries can enroll or change any Medicare benefits |
| Special Enrollment (SEP) | While working & 8 months after employment ends or loss of employer health coverage (whichever comes first). Note: SEP is 63 days for Medicare Part D. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | For people still working (or their spouses) who are covered by employer health coverage (Medicare ESRD do not have SEP) |
| General Enrollment | Jan 1 - March 31 For Premium Part A or Part B | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | | For those who missed their IEP. Part B is effective July 1. Penalties may apply. |
| Medicare Advantage Disenrollment Period | Jan 1 - Feb 14 | | | | <input checked="" type="checkbox"/> | Added period to leave MA or MA-PD & return to traditional Medicare. Can select a Medicare Part D & buy a Medigap policy. |