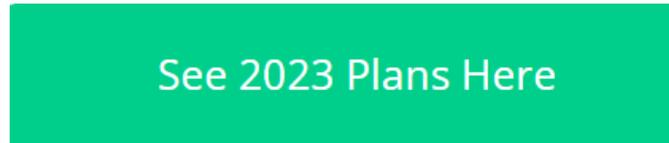
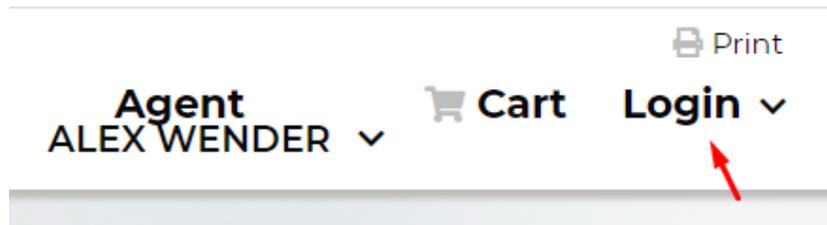


Drug Comparison Walkthrough

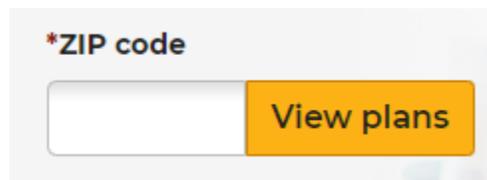
1. Click the button for “See 2023 Plans Here”



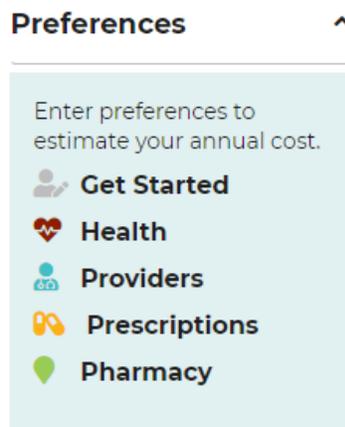
2. Once redirected, click “Login” in the top right corner, then “Create Account” if you don’t already have one. If you do, log in with your Username/Password
 - a. **It is advisable to Create an Account** because it will save your medications and settings. This allows you to come back each year, log in, and see which plan is the lowest cost without re-entering all of your information



3. Once logged in, your Zip Code should be populated into the Zip Code field and you’ll click “View plans”



4. Scroll down and look on the far left for a gold “Add preferences” button. Click this button to enter your Medications and Preferred Pharmacy



Senior Savings Network

5. Click “Prescription drug” under “What coverage type are you interested in”, choose if you’re receiving any assistance paying for your medications, and click “Continue” in the bottom right of the page

What coverage type are you interested in? (Optional)

 Medical only	 Prescription drug	 Medical and prescription drug	 I don't know
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Do you receive extra help paying for prescription drugs?(Optional)

I receive help from Medicaid
I get supplemental security income
I belong to a Medicare Savings Program (MSP)
I applied and got full help through social security
I applied for and got partial help through social security
No, I am not eligible for special assistance
I don't know

< Previous	Skip >	Continue
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6. Enter the name of your first prescription in the search box then press Enter



Prescriptions

Add your prescriptions to see how each plan provides coverage.



7. Choose the dosage you take from the options shown, then, enter the quantity and frequency you take of this medication before clicking “Add”

lisinopril

Select your dosage and enter the amount you use below. The most common dosage and quantity is prefilled.

Select dose and form	Enter quantity and frequency
lisinopril TAB 2.5MG	30 per month
lisinopril TAB 5MG	
lisinopril TAB 10MG	
lisinopril TAB 20MG	
lisinopril TAB 30MG	
lisinopril TAB 40MG	

8. Repeat the process until all of your medications have been added to the list. Once your drug list is complete, click “Continue”
9. Find the pharmacy you typically use from the list shown then click “Add Pharmacy”. If you’d like to compare the costs at different pharmacies, you can add up to 3 to compare

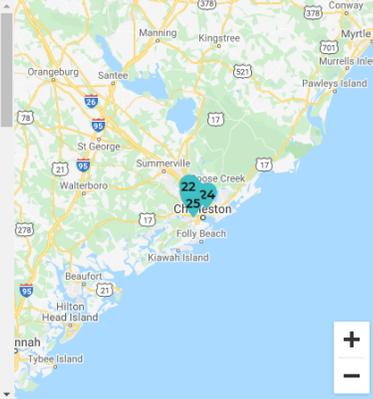
Pharmacy

Drug costs vary based on the pharmacy you use. Select multiple pharmacies to compare estimated drug costs for all available plans.

*ZIP code Pharmacy name

29405 Pharmacy name **Q Search**

- 1 Equiscriptrx**
1360 Truxtun Ave Ste 300
North Charleston, SC 29405
Add pharmacy
- 2 Detyens Medical Center Pharmacy**
1670 Dry Dock Ave
North Charleston, SC 29405
Add pharmacy
- 3 VA Cmop**
3725 Rivers Ave Ste 2
North Charleston, SC 29405
Add pharmacy
- 4 CVS Pharmacy**



10. Click “Continue” at the bottom of the page. If you’re taken to a page with “Other Preferences” click “Continue” one more time to View Plans
 - a. **NOTE: You should be on the “Prescription Drug Plans” tab by default. However, it’s VITAL to double-check this so you don’t enroll in a Medicare Advantage plan by mistake.** A surefire way to know you’re on the correct tab is to look at the plan names you’re shown. If they have **(PDP)** in the name, you are looking at Prescription Drug Plans
 - b. TIP: If you take Insulin, we highly recommend using the “Filters” on the left side when Viewing Plans. You can choose to show ONLY plans that participate in the Insulin Savings Program which limits the cost of certain insulin to no more than \$35.00 per one month supply
11. To see which plan will have the lowest OVERALL cost for your drugs, make sure you’re sorting by “Total Estimated Cost”

Sort:

Preference Score (High to Low) ▼

Plan Premium (Low to High)

Total Estimated Cost

Estimated Drug Costs (Low to High)

Medicare Star Ratings

Plan Name (A-Z)

Preference Score (High to Low)

12. To see a more detailed breakdown of costs, click the “Plan details” button for the plan that comes up with the lowest “Total Estimated Cost”

- a. TIP: MOST plans will waive the deductible for medications that fall into their 1st and 2nd Tiers of drugs. This gives you the copay, typically very low, for those Tiers right away on Day 1 of your plan instead of having to meet a several hundred dollar deductible first. Look for plans that have your medications in Tier 1 or Tier 2 if possible

13. It’s crucial to view your monthly costs since the same prescriptions can cost more at different times of the year. To do that, click the “Total estimated costs” tab to view a breakdown by month, by prescription, for the entire year

- a. Click on each month to expand and see the cost breakdown

* Effective date

January 2022 ▼

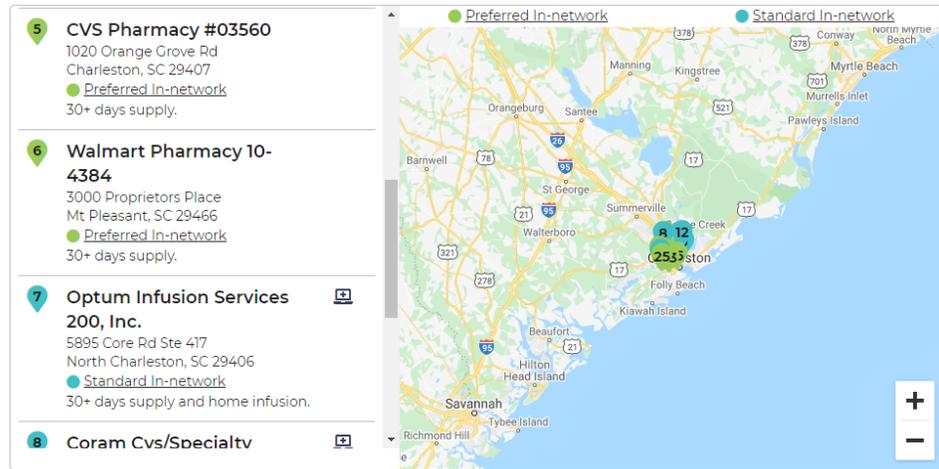
January	\$7.90	▼
February	\$7.90	▼
March	\$7.90	^
	Plan Premium \$6.90 + Drug cost \$1.00 = Monthly est. cost \$7.90	
Drug	Phase	Drug cost
lisinopril TAB 10MG	Deductible exempt	\$1.00
April	\$7.90	▼
May	\$7.90	▼

14. Once you've found the plan you'd like to go with, click "Add to cart", then "Continue to apply", and enter all of the requested information
15. You will receive policy documents and ID cards by mail in 14-21 Business Days

Best Practice:

- Be VERY careful about the quantities and frequencies you enter for your drugs. Remember to adjust the quantity if you typically receive more than a one-month supply. Twice a day for 3 months is 180 pills and will show a higher cost than if you left the quantity at 60 for 3 months
- In the same vein, it is PARAMOUNT to choose the proper type of medication (capsule, tablet, spray, oral suspension, etc). Costs are DRASTICALLY different between these types
- Sort by "Total Estimated Cost"
 - Change your pharmacy then sort again to make sure you're using the pharmacy that's the lowest cost

- Can also scroll to the very bottom of the “Plan details” tab and click “Pharmacy Directory” to see all pharmacies near you that are Preferred or Standard In-Network Pharmacies



Viewing 1 - 10 of 25



- Costs at ALL “Preferred In-network” pharmacies will be the same
- Costs at “Standard In-network” pharmacies will be higher than Preferred pharmacies
- If taking insulin, use “Filters” on the left side when comparing plans to show ONLY plans that participate in the Insulin Savings Program
- Keep an eye out for plans that only waive the deductible for Tier 1 or not at all. You can see this information in the “Plan details” tab under “Annual Prescription Deductible”
 - MOST plans waive the deductible for BOTH Tier 1 and Tier 2 drugs. You want as many medications in Tier 1 or Tier 2 so you can avoid the high deductible on these plans. Remember though, not all plans waive their deductible and you should always verify within “Plan details” before enrolling
- If your medication is not covered, you can scroll down on the “Plan details” tab to view the FULL formulary and see what alternatives are covered