

What You Need to Know Before Selecting a Prescription Drug Plan

Preparing For Retirement Healthcare Benefits

Selecting a prescription plan that is right for you requires time and effort. It can be frustrating and you may feel overwhelmed. Don't be reluctant to ask questions.

Safety First: Use a Single Pharmacy

- Pharmacists check for drug interactions. If you take several medications and are seeing several health care professionals, this is especially important.
- Pharmacists help you avoid duplications in medications. While drug names may be different (due to different drug manufacturers) the action or treatments may be the same. It takes a professional to check this to prevent an overdose of a prescription medicine or harmful interactions among medicines.
- Always check the information on the label of the medication when you buy it to be sure that it is for you. Make sure it contains:
 - Your name
 - Name of the medication
 - Dose of medication
- If the medicine looks different from what you usually have, ask about it before you take it!

Use Available Tools to Make Decisions

- Use the Aon Retiree Health Exchange website at retiree.aon.com/usg to check the estimated annual cost in specific Plan D policies. By entering your current medications you can check premiums, deductibles, co-pays and drugs in formulary. The website will estimate the total annual cost of your current medicines. Just knowing the premium does not tell you the total cost!
- Consider access to pharmacies when selecting a Plan D policy
 - How many pharmacies are in the network?
 - What are the hours for the pharmacies in network, and are they located close to your home or on your errand route?
 - If you travel frequently, are pharmacies available away from home?
 - Do your pharmacies offer drive-thru and/or delivery service?
 - Are you purchasing medicines that you take regularly by mail order?
 - Ordering prescriptions by mail can offer a longer supply, access to a pharmacist 24/7 as well as saving you time and money.
- Check formularies for your specific medications. If they are not in the formulary, they will usually be more expensive.

Work with Your Health Care Providers to Make Choices

- Write down the questions you have about your prescriptions and take them with you to your health care appointments. Make sure you write down the answers you are given and check them with your health care provider for accuracy.
- Review your medications at each appointment with your health care provider. S/he may be able to recommend effective drugs that are less expensive if asked to do so.
 - Take your formulary list for your Part D Plan with you to each appointment with a health care provider. This is important because s/he does not automatically know your insurance plan's formulary.
 - You may find that some of your medications are at a higher tier, i.e., cost more than others that are in the same category. If so, ask whether you can make changes, considering 1) clinical appropriateness for your need, 2) interactions among medications, and 3) cost.

Know the Facts and Take Control

- **Formularies change.** Make sure you are aware when changes occur and talk to your health care provider about possible changes you can make to minimize unexpected costs.
- **Drug costs are expected to go up.** They frequently do, especially as newer drugs enter the market. You may not need one of the newer drugs, if you are responding well with what you have.
- **Prices change for your medications.** Check with your pharmacist for other options, such as a substitute medication (pharmacist will have to clear with prescribing health care provider), coupons, or other discounts.
- **Don't be reluctant to ask questions.** The more you know about the medications you are taking the more you can take control of your health and finances.

Need More Information? These Resources Can Help:

Aon Retiree Health Exchange
Medicare Center

<https://retiree.aon.com>
<https://www.medicare.gov>

(866) 212-5052
(800) 633-4227