

## Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is an optional payment method that lets you spread your out-of-pocket drug costs into monthly payments. We don't recommend this option for all members, and signing up won't lower the total amount you pay for your drugs. This plan just changes how you pay and how much you pay every month.

**Important:** This program does not include your monthly plan premium – you still need to pay that each month if you have one. And, even if you don't sign up for this program, you won't pay more than \$2,100 for covered Part D drugs in 2026.

### Who might benefit from signing up?

**You might be a good fit for this plan if:**

- You get several high-cost (over \$600) medications early in the year
- Your yearly drug costs are over \$2,100, before September

Tip: By signing up earlier in the year, you have more time to spread out your payments

### Who might not need this plan?

**You might not be a good fit for this plan if:**

- Your drug costs are about the same each month
- Your yearly drug costs are less than \$2,100
- You don't want to change how you pay for your drugs today
- You get Extra Help from Medicare
- You are eligible for a Medicare Savings Program
- You get help paying for your drugs from other organizations, like a State Pharmaceutical Assistance Program (SPAP), a coupon program, or other health coverage

**How does it work?** Every Medicare plan with drug coverage offers the Medicare prescription payment plan, and there is no cost to join. Once you sign up, you'll keep getting your medications like usual – but you won't pay the pharmacy. Instead, you'll get a monthly drug bill from your plan based on the prescriptions you fill after signing up.

Your monthly drug bill is based on what you owe for any prescriptions you get, plus any previous month's balance, divided by the number of months left in the year. Your drug bills might change every month, so you might not know what your exact drug bill will be ahead of time. If you're unsure how much your medications cost, ask your pharmacy or contact HealthSpring before you get them.

**It's important to know how the payment plan works and how your monthly costs are calculated. See the reverse side for examples and available resources to learn more.**

**Example 1:**

High-cost drugs early in the year  
Member meets their \$2,100 maximum out-of-pocket in March

May be good fit ✓

Month	Without Program	With Program
January	\$905.92	\$175.00
February	\$261.95	\$90.26
March	\$932.13	\$183.47
April	\$0.00	\$183.47
May	\$0.00	\$183.48
June	\$0.00	\$183.47
July	\$0.00	\$183.48
August	\$0.00	\$183.47
September	\$0.00	\$183.48
October	\$0.00	\$183.47
November	\$0.00	\$183.48
December	\$0.00	\$183.47
<b>Total:</b>	<b>\$2,100</b>	<b>\$2,100</b>

**Example 2:**

Drug costs are about the same each month

May not be a good fit ✗

Month	Without Program	With Program
January	\$65.95	\$65.95
February	\$65.95	\$6.00
March	\$65.95	\$12.59
April	\$65.95	\$19.92
May	\$65.95	\$28.16
June	\$65.95	\$37.58
July	\$127.28	\$58.80
August	\$182.65	\$95.33
September	\$59.98	\$110.32
October	\$86.29	\$139.09
November	\$58.47	\$168.32
December	\$83.21	\$251.52
<b>Total:</b>	<b>\$993.58</b>	<b>\$993.58</b>

**Reminder:** This program may help spread your monthly drug payments, but it won't save you money or lower your drug costs.

To learn more, including a personalized estimate of your monthly payment based on your drug costs, or to sign up, visit [express-scripts.com/mppp](https://express-scripts.com/mppp). You may also call **1.866.845.1803**, (TTY 711), 24 hours a day, 7 days a week, or complete and return the enclosed election form.

Healthy Regards.

HealthSpring

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