

GHI Senior Care vs. Aetna: Prescription Drug Comparison

GHI Senior Care Enhanced Medicare Prescription Drug Plan (4-Tier Structure)	GHI Senior Care Enhanced Medicare Prescription Drug Plan (Cost Share)	Aetna Medicare Rx by SilverScript (5-Tier Structure)	Aetna Medicare Rx by SilverScript (Cost Share)
Deductible	No annual deductible	Deductible Preferred Generics: Tier 1* (30 or 90 day supply available at retail)	No annual deductible 0% Preferred pharmacy** 25% Standard Pharmacy**
Generics: Tier 1 (30 or 90 day supply available at retail)	25% coinsurance	Generics: Tier 2 (30 or 90 day supply available at retail)	25% coinsurance **
Preferred Brand: Tier 2 (30 or 90 day supply available at retail)	25% coinsurance	Preferred Brand: Tier 3 (30 or 90 day supply available at retail)	25% coinsurance**
Non-Preferred Brand: Tier 3 (30 or 90 day supply available at retail)	25% coinsurance	Non-Preferred Brand: Tier 4 (30 or 90 day supply available at retail)	25% coinsurance**
Specialty: Tier 4 (30 day supply only)	25% coinsurance	Specialty: Tier 5 (30 day supply only)	25% coinsurance**
Coverage Gap – starts once you reach \$4,660 in Medicare covered drug costs in the Initial Coverage Limit (ICL)***	25% CMS Standard (in all Tiers 1-4)	Coverage Gap – starts once you reach \$4,660 in Medicare covered drug costs in the ICL	25% CMS Standard (in all Tiers 1-5)**
Catastrophic Phase - starts once \$7,400 in true out-of-pocket costs are incurred	You pay the greater of 5% of the cost of the drug or \$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs	Catastrophic Phase - starts once \$7,400 in true out-of-pocket costs are incurred	You pay the greater of 5% of the cost of the drug or \$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs

1 *A list of low-cost generic drugs that includes common drugs used in the Medicare population that treat conditions such as high blood pressure, high cholesterol, etc.

**Drug estimator tool: <https://cony.destinationrx.com/compare/MDC/2023/StartSession>

***Initial Coverage Limit (ICL) - is when a combination of the total yearly drug costs paid by you and the plan reaches \$4,660.

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	GHI Senior Care Enhanced Medicare Prescription Drug Plan	Aetna Medicare Rx by SilverScript
Premium	\$125.00	\$103.50****
Formulary	EmblemHealth National Drug Plan (PDP) Formulary	Open Formulary (<i>Comprehensive Plus</i>) all Part D drugs are covered, includes all FDA approved National Drug Codes (NDC)
Network Access	emblemhealth.com/city	65,000 standard national pharmacies of which 23,000 are preferred*****
Mail Order Pharmacy	ExpressScript	CVS Caremark
Non-Part D Supplemental Rx*****	Covered	Covered

2023 Inflation Reduction Act Insulins and Vaccines

You won't pay more than \$35 for a one-month supply of each insulin product covered on the formulary. Our plan covers most Part D vaccines at no cost to you.

You won't pay more than \$35 for a one-month supply of each insulin product covered on the formulary. Our plan covers most Part D vaccines at no cost to you.

**** The Aetna premium will be \$135.50 in 2024. Should GHI Senior Care continue to be offered, the 2024 premium will be set at that time.

*******Standard network pharmacies** include CVS, Walgreens, RiteAid, Duane Reade and many independent pharmacies located in New York Metro area. **Preferred pharmacies** include CVS, Costco, Publix and mail order through CVS Caremark.

*****Non-Part D Supplemental Rx Rider are drugs not covered by Part D and include weight loss, gain or anorexia, vitamins & minerals, ED, cough & cold, fertility, cosmetic or hair growth.