2014 Medicare Part D Benchmark** Prescription Drug Plans (PDP) in New York State, with Changes from 2013

6 Plans[i] with FREE PREMIUMS for People with Extra Help – down from 12 in 2013

COMPANY	Plan Name 2013	Change from 2013 to 2014	Premium (**Bold ones** are free with Extra Help)[1]	Tel.
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan-PDP	No longer benchmark	$61.40	800-832-2640
CIGNA Medicare Rx	**1. CIGNA Medicare Rx Plan One (PDP)**	Remains benchmark	**$36.80**	800.735.1459
CIGNA Medicare Rx	**2. CIGNA HealthSpring Rx – Reg 3**	Remains benchmark	**$37.90**	Formerly known as Healthspring, merged with CIGNA this year
EnvisionRx Plus	EnvisionRx Plus Silver (PDP)	No longer benchmark	$41.40	866.250.2005
Express Scripts Medicare (was Medco)	**3. Express Scripts Medicare - Value (PDP)**	Remains benchmark	**$36.40**	800.758.3605
First Health Part D	First Health Part D Essentials (PDP)	No longer benchmark	$43.10	
First United American Life Insurance Co.	First United American - Select (PDP)	No longer benchmark	$40.10	866.524.4171
Humana Insurance Company of New York	**4. Humana Walmart-Preferred Rx Plan (PDP)**	Remains benchmark	**$25.80**	800.281.6918
SilverScript Insurance Company	*** SilverScript Basic (PDP)**	Both plans remain benchmark but are under sanction –current enrollees may remain in plan but plan can't market or enroll new members	**$39.00**	866.552.6106
SmartD Rx	*** SmartD Rx Saver (PDP)**		**$34.30**	
HealthNow New York Inc.	SmartSaver Rx PDP (PDP)	No longer benchmark	$42.90	
WellCare	**5. WellCare Classic (PDP)**	Remains benchmark	**$29.00**	888.293.5151
UnitedHealthcare	**6. AARP MedicareRx Saver Plus (PDP)**	**Becomes benchmark again (was in 2012 but not 2013)**	**$23.40**	877.699.5710

[1] Someone with full Extra Help who stays in any of the FIVE plans losing benchmark status in 2014 will have to pay the premium amount above $37.23, the 2014 benchmark amount. CMS allows plans whose premiums are within $2.00 above the benchmark amount to waive the difference and remain free for people with Full Extra Help. The sanctioned SilverScript Basic plan appears to qualify for this "de minimis" policy

- **2014 Benchmark Premium is $37.23, BENCHMARK plans are those with premiums that are below this "benchmark amount" which is set each year by CMS.** These plans are free for people with Extra Help. Medicaid recipients and others with Extra Help are randomly assigned to plans if they don't select one, but they can only be assigned to benchmark plans.
- **If a recipient with FULL EXTRA HELP was in one of the five plans that were benchmark plans in 2013 but will no longer be in 2014 because of premium increases:**
  - If they were ASSIGNED to the plan in 2013, as opposed to selecting and enrolling in the plan themselves, in late October they will receive a **BLUE notice** from CMS that they'll be reassigned to a new Medicare drug plan effective January 1, 2014, unless they join a new plan on their own by December 31, 2013.
  - If they CHOSE and ENROLLED in the plan on their own in 2013, or if they have Partial Extra Help, in early November they will receive a **TAN NOTICE** that their plan's premium is changing, and they'll have to pay a portion of their plan's premium in 2014 unless they join a new $0 premium (benchmark) plan.
- **Two plans under sanction -- Recipients with EXTRA HELP who were in one of the two plans that are under sanction may remain in the same plan in in 2014** with no premium, as both plans will still be benchmark plans. But these plans may not enroll new members at this time.
- **See more about the CMS reassignment notices, and download a sample notice at this link.** http://www.cms.gov/Medicare/Prescription-Drug-Coverage/LimitedIncomeandResources/downloads/2013Mailings.pdf

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[i] There are EIGHT Benchmark plans in NYS in 2014, but TWO are under sanction as of 10/11/13 and new members may not enroll. Members with full Extra Help who were enrolled in 2013 may stay in the plan and continue to have a free premium