

MEDICARE – PART D Prescription Drug Coverage

2025 Alaska Options

Oct. 15 through Dec. 7 is the Medicare Part D Open

Enrollment Period. This is the ideal time for all people on Medicare to consider whether they have the best prescription drug coverage available for the following year. Other times to enroll in Part D are: when you are first eligible for Medicare and join during your Initial Enrollment Period (the 7 months around your 65th birthday month, or the 25th month of receiving a Social Security Disability Insurance benefit), during a Special Enrollment Period (SEP) such as when you've lost creditable prescription coverage from an employer or union, you've moved your permanent residence, or you moved into or out of (or currently live in) a long-term care facility.

What is the “best plan?” The plan that:

- ✓ covers your prescriptions on the plan's formulary (list of covered medications)
- ✓ works with your pharmacy
- ✓ offers the lowest cost on your medications

All Part D plans have a fixed monthly premium. Medicare beneficiaries may pay a deductible and pay a copayment cost at the pharmacy, or to the plan if using their mail-order service.

Since your medication needs may vary each year and the plan's pricing and list of covered medications (formulary) can change, you should compare plans each year during the Open Enrollment Period. You can use www.medicare.gov or check with your plan to see if your medications will be covered next year.

Part D Benefit

1. **Yearly Deductible:** This is the amount you must pay before your plan begins to pay its share of your covered drugs. Some plans don't have a deductible. In some plans not all covered drugs apply to the deductible. The maximum deductible for 2025 is \$590.
2. **After the Deductible (Copay/Coinsurance):** These are the amounts you pay for your covered drugs. A copay is a set dollar amount for each covered drug. If you pay a coinsurance, these amounts may change because drug plans and manufactures can change what they charge at any time in the year.
3. **NEW! Out-of-Pocket Limit:** Starting in 2025, the amount you pay on covered drug costs will be capped at \$2,000 each year. Once you reach this amount you won't pay a copay or coinsurance for covered Part D drugs for the rest of the calendar year.

Late Enrollment Penalty

A beneficiary who does not sign up for Part D within their Initial Enrollment Period and does not have other creditable drug coverage (coverage that is as good or better than Medicare Part D) may be subjected to a Late Enrollment Penalty if they enroll in a Part D plan later.

The penalty is calculated by multiplying 1% of Medicare's Part D base beneficiary premium (**\$36.78 in 2025**) by the number of full months the beneficiary did not have Part D or other creditable drug coverage. The final amount is rounded to the nearest \$0.10 and added to the monthly premium of a Part D plan. The base premium may increase or decrease each year, so the penalty amount may increase or decrease.

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Anchorage: **907.269.3680** Toll-free statewide: **800-478-6065**

Website: **www.medicare.alaska.gov**

2025 Alaska Medicare Part D Options

Choosing a Medicare Part D Drug Plan can be confusing. The Medicare Information Office is here to assist you with all your Medicare questions. If you call us, please have your Medicare card and a list of your prescriptions available. Call (907) 269-3680 in Anchorage or 1-800-478-6065 Alaska statewide.

Plan Name & Contract ID	Company Name	Phone Number	Extra Help	Monthly Premium	Annual Deductible
Cigna Healthcare Assurance Rx (S5617-227)	Cigna	1-800-735-1459	X	\$ 4.20	\$ 590.00
Cigna Healthcare Extra Rx (S5617-279)	Cigna	1-800-735-1459		\$ 35.60	\$ 175.00
Cigna Healthcare Saver Rx (S5617-384)	Cigna	1-800-735-1459		\$ 29.80	\$ 590.00
Humana Basic Rx Plan (S5884-116)	Humana	1-800-706-0872	X	\$ 0.00	\$ 590.00
Humana Premier Rx Plan (S5884-180)	Humana	1-800-706-0872		\$138.70	\$ 0.00
Humana Value Rx Plan (S5884-213)	Humana	1-800-706-0872		\$ 33.00	\$ 573.00
SilverScript Choice (S5601-068)	Aetna Medicare	1-833-526-2445		\$ 44.90	\$ 590.00
AARP Medicare Rx Preferred from UHC (S5921-415)	UnitedHealthcare	1-800-753-8004		\$ 84.90	\$ 0.00
AARP Medicare Rx Saver from UHC (S5921-377)	UnitedHealthcare	1-888-867-5564		\$ 81.80	\$ 590.00
WellCare Classic (S4802-096)	WellCare	1-800-270-5320		\$ 74.40	\$ 590.00
WellCare Medicare Rx Value Plus (S4802-237)	WellCare	1-800-270-5320		\$107.30	\$ 590.00
WellCare Value Script (S4802-165)	WellCare	1-800-270-5320		\$ 22.30	\$ 590.00