

Prescription Drug Plan-Summary of Benefits  
**2010 Enhanced Medicare Part D (ENH 4T09)**

This is an enhanced Medicare Part D plan with no annual deductible and no coverage gap.

Every drug on the plan’s Drug List is in one of four cost-sharing tiers. The lower the cost-sharing tier, the lower your cost for the drug, you will be responsible for the corresponding co-payment for your prescription drugs. Once your total out-of-pocket expenses have reached \$4,550 during the year, your cost sharing will be reduced to the greater of 5%, or \$2.50 for generic and multi source drugs, or \$6.30 for all other covered drugs.

Four-Tier Plan		
	30-Day Retail Pharmacy	90-Day Retail or Mail-Order Pharmacy
<b>Tier 1</b>	<b>\$10 Co-pay</b>	<b>\$20 Co-pay</b>
<b>Tier 2</b>	<b>\$25 Co-pay</b>	<b>\$50 Co-pay</b>
<b>Tier 3</b>	<b>\$50 Co-pay</b>	<b>\$150 Co-pay</b>
<b>Tier 4</b>	<b>50% Co-pay</b>	<b>50% Co-pay</b>