

Prescription Drug Plan- Summary of Benefits

**Basic Medicare Part D (PDP 000)**

This Sterling Retiree Rx Plan provides the basic Medicare Part D coverage. Once you satisfy a calendar year deductible of \$310, you will then be responsible for paying 25% coinsurance until the total drug costs reach \$2,830. Once the total drugs costs reach \$2,830, (“Coverage Gap”), you will pay 100% for prescriptions until the total drug costs reach \$6,440, At this point, you will have reached an out-of-pocket maximum of \$4,550 and your co-insurance 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.

<b>Prescription Drugs Purchased</b>	<b>Sterling Retiree Rx Pays</b>	<b>Retiree Pays</b>
	<b>Retail &amp; Mail Order Pharmacy</b>	<b>Retail 30/90 Days &amp; Mail Order Pharmacy</b>
<b>First \$310</b>	<b>\$0</b>	<b>\$310</b>
<b>\$310 to \$2,830</b>	<b>75%</b>	<b>25%</b>
<b>\$2,830 to \$6,440</b>	<b>\$0 (Coverage Gap)</b>	<b>100%</b>
<b>\$6,440 and up</b>	<b>95%</b>	<b>Greater of 5% or \$2.50 / \$6.30</b>