University of Kentucky Retiree Health Benefits 2017-2018 *

*Information contained in these slides are subject to change

Two Definitions of Retirement:
(eligibility determined by request of service check-contact a Retirement Officer)

Early Retirement → prior to age 65

Normal Retirement → age 65 and older

If hired on or after January 1st, 2006; No University health credit toward the cost of retirement health benefits.

Early vs. Normal Retirement

<table>
<thead>
<tr>
<th>Early Retirement</th>
<th>Normal Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement prior to age 65</td>
<td>Retirement at age 65 or older</td>
</tr>
<tr>
<td>Age + Service ≥ 75 &amp; 15 years continuous service</td>
<td>15 years of continuous service needed for health credit</td>
</tr>
<tr>
<td>If hired on or after January 1st, 2006, no University health credit toward the cost of retirement health benefits.</td>
<td>5 years of continuous service needed for health plan access</td>
</tr>
</tbody>
</table>
Early vs. Normal Retirement

**Early Retirement**
Staff should give 90 days notice of intent to retire
Retiree Health Premiums based on eligibility as of 7/1/07 or thereafter

**Normal Retirement**
Staff should give a 30 day notice of intent to retire
Premiums and access determined by the retirees years of eligible service - 5 years or 15 years

Be sure to consider other factors such as the financial ability to retire, retirement income sources, life expectancy, etc.

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**Early Retirement (Prior to age 65)**

Age + Years of Service ≥ 75
& must have 15 years continuous service*

*If current hire date is on or before 7/1/1997, then prior service can count toward the 15 year continuous service requirement

Premiums are based upon whether retirement eligibility occurred as of 7/1/2007 or thereafter

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**Early Retiree Rates Eligible to Retire prior to 7/1/2007**

<table>
<thead>
<tr>
<th>Benefits Structure</th>
<th>Coverage Level</th>
<th>Monthly Rate*</th>
<th>Credit for Eligible UK Retirees**</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK-HMO Lexington Service Area</td>
<td>Retiree or Spouse Only</td>
<td>$801</td>
<td>$721</td>
<td>$80</td>
</tr>
<tr>
<td></td>
<td>Retiree + Children</td>
<td>$1,199</td>
<td>$721</td>
<td>$1,199</td>
</tr>
<tr>
<td></td>
<td>Retiree + Family</td>
<td>$2,001</td>
<td>$721</td>
<td>$2,001</td>
</tr>
<tr>
<td>UK-RHP Regional Health Plan</td>
<td>Retiree or Spouse Only</td>
<td>$801</td>
<td>$721</td>
<td>$80</td>
</tr>
<tr>
<td></td>
<td>Retiree + Children</td>
<td>$1,199</td>
<td>$721</td>
<td>$1,199</td>
</tr>
<tr>
<td></td>
<td>Retiree + Family</td>
<td>$2,001</td>
<td>$721</td>
<td>$2,001</td>
</tr>
<tr>
<td>UK-FPO or Indemnity</td>
<td>Retiree or Spouse Only</td>
<td>$801</td>
<td>$721</td>
<td>$80</td>
</tr>
<tr>
<td></td>
<td>Retiree + Children</td>
<td>$1,199</td>
<td>$721</td>
<td>$1,199</td>
</tr>
<tr>
<td></td>
<td>Retiree + Family</td>
<td>$2,001</td>
<td>$721</td>
<td>$2,001</td>
</tr>
<tr>
<td>UK-EPO</td>
<td>Retiree or Spouse Only</td>
<td>$1,022</td>
<td>$721</td>
<td>$1,022</td>
</tr>
<tr>
<td></td>
<td>Retiree + Children</td>
<td>$1,527</td>
<td>$721</td>
<td>$1,527</td>
</tr>
<tr>
<td></td>
<td>Retiree + Spouse</td>
<td>$2,039</td>
<td>$721</td>
<td>$2,039</td>
</tr>
<tr>
<td></td>
<td>Retiree + Family</td>
<td>$2,552</td>
<td>$721</td>
<td>$2,552</td>
</tr>
</tbody>
</table>

*For those who became eligible for Early Retirement on or before 7/1/2007, retiree cost is 10% of the gross premium and the UK health credit is 90%.
Early Retirement continued...

Age/Service Matrix*

For Early Retirees who become eligible to retire after 7/1/2007:

If adding a spouse under age 65 or child(ren) additional rates will apply:
- Child(ren): Add $398/month
- Spouse: Add $797/month
- Spouse + Child(ren): $1,200/month

### Age/Service Table for Employees Hired Before January 1, 2006, Who Become Eligible to Retire After July 1, 2007

(Percent of Medical Premium Retiree Pays, Rule of 75 continues to apply)

<table>
<thead>
<tr>
<th>Age at Retirement (If not yet eligible to retire as of 7/1/2007)</th>
<th>Years of Service at Retirement</th>
<th>15 or more, but less than 20</th>
<th>20 or more, but less than 25</th>
<th>25 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 60</td>
<td>40%</td>
<td>60%</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>60 or more, but less than 61</td>
<td>75%</td>
<td>55%</td>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>61 or more, but less than 62</td>
<td>70%</td>
<td>50%</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td>62 or more, but less than 63</td>
<td>65%</td>
<td>45%</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>63 or more, but less than 64</td>
<td>60%</td>
<td>40%</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>64 or more, but less than 65</td>
<td>55%</td>
<td>35%</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>At age 65 or older, everyone pays 10% or $32, whichever is higher</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>
**Normal Retirement (Age 65 or older)**

- Allows for regular employees to retire at age 65 or older, regardless of years of service
- Normal Retirement health benefit rates are based on years of service (unless hired after 1/1/2006, then have access only)

**Medicare & UK Health Benefits**

At age 65, you may enroll in Medicare A&B

**Medicare A – Hospital Insurance**
- No premium for most if worked 40 quarters or more (10 yrs.)

**Medicare B – Medical Insurance**
- $134.00 (2017) per month or higher, depending on income and rates can increase each year

**Medicare C – Supplemental (Medicare Advantage or U.K. Carve-out same as Medicare C & D)**
- Can also choose individual supplemental plan through BCBS, Anthem, United Healthcare, etc.

**Medicare D – Prescription coverage**
- When on the UK Medicare Carve-out, UK Benefits will enroll you in Part D, no coverage gap (donut hole)
Billing when on Medicare and UK Medicare Carveout

Medicare A&B is primary and billed first, pays 80% minus deductible ($183 for 2017)

The remaining charges billed to the Anthem BCBS UK Medicare Carveout plan, pays 80% of what Medicare doesn’t pay, after deductible

You owe (to your healthcare provider) remaining charges after Medicare and the UK Carveout payments

Be sure to provide both your Medicare A&B and UK Carveout cards to your healthcare provider.

Normal Retirement
2017 Health Premiums
...age 65 and older not a working retiree

<table>
<thead>
<tr>
<th>Benefits Structure</th>
<th>Coverage Level</th>
<th>Monthly Rate</th>
<th>UK Credit</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK Medicare Carveout Classic Plan</td>
<td>Retiree (eligible for credit)</td>
<td>$317</td>
<td>$285</td>
<td>$317</td>
</tr>
<tr>
<td>Retiree + Spouse (eligible for credit)</td>
<td>$634</td>
<td>$285</td>
<td>$634</td>
<td></td>
</tr>
<tr>
<td>Retiree Spouse (not eligible for credit)</td>
<td>$317</td>
<td>$0</td>
<td>$317</td>
<td></td>
</tr>
<tr>
<td>Retiree + Spouse (not eligible for credit)</td>
<td>$634</td>
<td>$143</td>
<td>$634</td>
<td></td>
</tr>
</tbody>
</table>

Normal Retirees (65 and over) returning as a working retiree?

- Once you retire, can only return in temporary non-benefits eligible position
- Notify Retirement Officer if you will be returning to work after Retirement
  - If you retire and immediately return to work there is a one year stability period to comply with the Affordable Care Act. This allows for you to receive the Employee Rates for the Health Plan for you and your dependents.
  - After year one, the Working Retiree rates apply. If working .3 FTE or greater, employer-sponsored insurance (UK-HMO, UK-PPO, UK-EPO) is primary over Medicare. If working 19.99 FTE or less, no impact on insurance and should enroll in Medicare A & B if age 65 or older.
### 2017-2018 Working Retiree Rates

<table>
<thead>
<tr>
<th>Benefits Structure</th>
<th>Coverage Level</th>
<th>Monthly Rate</th>
<th>Credit for Eligible UK Retirees</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK-HMO Lexington Service Area</td>
<td>Retiree or Spouse Only</td>
<td>$523</td>
<td>$445</td>
<td>$28</td>
</tr>
<tr>
<td></td>
<td>Retiree + Child(ren)</td>
<td>$593</td>
<td>$445</td>
<td>$28</td>
</tr>
<tr>
<td></td>
<td>Retiree + Spouse</td>
<td>$1,044</td>
<td>$445</td>
<td>$549</td>
</tr>
<tr>
<td></td>
<td>Retiree + Family</td>
<td>$1,307</td>
<td>$445</td>
<td>$812</td>
</tr>
<tr>
<td>UK-RHP Regional Health Plan</td>
<td>Retiree or Spouse Only</td>
<td>$523</td>
<td>$445</td>
<td>$28</td>
</tr>
<tr>
<td></td>
<td>Retiree + Child(ren)</td>
<td>$593</td>
<td>$445</td>
<td>$28</td>
</tr>
<tr>
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<td>$812</td>
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<td>UK-PPO or Indemnity</td>
<td>Retiree or Spouse Only</td>
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<td></td>
<td>Retiree + Family</td>
<td>$1,307</td>
<td>$445</td>
<td>$812</td>
</tr>
</tbody>
</table>

### Phased Retirement

- Administered and approved by your department
  - UK Benefits just verifies eligibility: at least 15 years or more eligible service and age 60 or older
- All current Benefits same costs as full-time employee
- Continue to contribute to Mandatory Retirement Plan, but at reduced salary
- Access to retirement funds to supplement decrease in income

### Phased Retirement (cont.)

- Phased Retirement Assignment cannot exceed 3 yrs.
- Can be no less than .5 FTE (Full Time Equivalency)
- You should refer to Administrative Regulation 3:2 http://www.uky.edu/hr/retirement/phased-retirement
- Not an absolute right to be granted Phased Retirement since many departments/positions may not be able to accommodate
Good References

Administrative Regulation 3:1
HR Policy and Procedure 94
HR Policy and Procedure 81
HR Policy and Procedure 87
“What You Need to Know: UK’s Retirement Plan”
(available on Benefits Website)

UK Benefit Contacts

Main Customer Service Line:
257-9519 select option 3, then 1

Tina Cornett: 257-8873
Affiliate Corporate System Administrator COBRA & Direct Bill Administrator

Tolora Hale: 257-8845
Retirement Officer

Terri Kanatzar: 257-8825
Retirement Officer

Hannah Brady: 257-9487
Retirement Officer

Todd Macaulay: 218-1589
Financial Well-Being Officer

UK Benefit Contacts (cont.)

• Pharmacy Benefit Needs
  1) Lucy Wells – 257-2519
  2) Matt McMahan - 257-2154
  3) Know Your Rx Coalition Staff – 218-5979

• Claims and Eligibility Issues
  1) Debbie Martin - 257-2124

• Billing Issues
  1) Donna Henry – 257-8830
Retirement Counseling

• Telephone
  – Fidelity 800-343-0860
  – TIAA (Local) 859-224-6900 or 800-842-2776
• Campus
• A list of available appointments may be found at
  http://www.uky.edu/hr/benefits/retirement-financial-security/free-one-one-retirement-savings-consultations

University of Kentucky Retiree Prescription Benefit
Lucy B. Wells RPh
Prescription Drug Benefit Manager
October 2017

UK Retiree Prescription Benefit
• Pre-65 (non-Medicare Retirees)
  - Early Retirees
  - Working Retirees
• Medicare Retirees
  - Medicare A and B Participants
  - No longer working (or ≤ 0.2 FTE)
Pre-65 & Non-Medicare Rx Benefit

- Universal Prescription Benefit Plan for all health plans (UKHMO, PPO, EPO, etc)
- Same Rx Benefit as for Active Employees (use same Rx ID card as when active employee)
- Spouses/Dependents – covered under same ID number as retiree
- Administered by Express Scripts – UK direct access to enrollment

Medicare Retiree Rx Benefit

- UK Medicare PART D Prescription Drug Plan
- New ID card and ID numbers
- Medicare Covered Spouses have own ID card and unique ID numbers
- Administered by Express Scripts
  CMS (Medicare) controls enrollment

Pre-65 & Non-Medicare Rx Benefit
Working Retirees and Retirees < 65 years

<table>
<thead>
<tr>
<th></th>
<th>coinsurance</th>
<th>minimum</th>
<th>maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail (up to one month supply)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>20%</td>
<td>$8</td>
<td>$50</td>
</tr>
<tr>
<td>Formulary</td>
<td>40%</td>
<td>$20</td>
<td>$50</td>
</tr>
<tr>
<td>Non-formulary</td>
<td>50%</td>
<td>$40</td>
<td>No Maximum</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>coinsurance</th>
<th>minimum</th>
<th>maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Express Scripts Home Delivery or UK Retail Pharmacies (35-90 day supply)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>10%</td>
<td>$24</td>
<td>$100</td>
</tr>
<tr>
<td>Formulary</td>
<td>30%</td>
<td>$60</td>
<td>$120</td>
</tr>
<tr>
<td>Non-formulary</td>
<td>40%</td>
<td>$120</td>
<td>No Maximum</td>
</tr>
</tbody>
</table>

*107 Drugs excluded from coverage
Medicare Rx Prescription Benefit (2017)

Retail (up to 90 day supply)

<table>
<thead>
<tr>
<th></th>
<th>coinsurance</th>
<th>minimum</th>
<th>maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>20%</td>
<td>No Minimum</td>
<td>$50 per month</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>40%</td>
<td>$20 per month</td>
<td>$60 per month</td>
</tr>
<tr>
<td>Non-Preferred*</td>
<td>50%</td>
<td>$40 per month</td>
<td>$60 per month</td>
</tr>
<tr>
<td>Non-formulary</td>
<td>Not Covered</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

Express Scripts Home Delivery (31-90 day Rx)

<table>
<thead>
<tr>
<th></th>
<th>coinsurance</th>
<th>minimum</th>
<th>maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>10%</td>
<td>No Minimum</td>
<td>$100 per month</td>
</tr>
<tr>
<td>Formulary</td>
<td>30%</td>
<td>$60 per month</td>
<td>$120 per month</td>
</tr>
<tr>
<td>Non-Preferred*</td>
<td>40%</td>
<td>$120 per month</td>
<td>No Maximum</td>
</tr>
<tr>
<td>Non-formulary</td>
<td>Not Covered</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

*Non-Preferred includes brand AND generic drugs

Plan Comparisons

Operational Differences

<table>
<thead>
<tr>
<th></th>
<th>Pre-65 Retire</th>
<th>2017 Medicare Rx</th>
<th>2018 Medicare Rx</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 Day Supply Rx</td>
<td>UK or Express Scripts Mail order</td>
<td>Any Pharmacy</td>
<td>UK, Walgreens, Express Scripts</td>
</tr>
<tr>
<td>Specialty Medications</td>
<td>UK or Accredo</td>
<td>Any Pharmacy</td>
<td>Any Pharmacy</td>
</tr>
<tr>
<td>Healthcare Reform</td>
<td>$0 Copays Preventive services</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>PHARMA Copay Discount Cards</td>
<td>Allowed</td>
<td>Excluded</td>
<td>Excluded</td>
</tr>
<tr>
<td>UK Pharmacy 50% Discount</td>
<td>Rxs ordered by UK Providers</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Coverage Comparison

<table>
<thead>
<tr>
<th>Coverage Differences</th>
<th>Pre-65 Retire</th>
<th>Medicare Rx</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetic Testing Supplies</td>
<td>Express Scripts ID Card</td>
<td>Medicare Part B</td>
</tr>
<tr>
<td>Medicare Part B Drugs Neb Solution, Transplant Drugs, Some Oral Chemotherapy</td>
<td>Express Scripts ID Card</td>
<td>Medicare Part B</td>
</tr>
<tr>
<td>Medicare D Exclusions Vitamins/Minerals, Cough &amp; Cold</td>
<td>Express Scripts ID Card (if not OTC)</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Shingles Vaccine</td>
<td>Express Scripts or Anthem &gt;age 50</td>
<td>Express Scripts ID Card</td>
</tr>
</tbody>
</table>
UK Medicare Rx Benefit
Express Scripts Medicare (PDP) for the University of Kentucky

• This IS a Medicare Part D Plan
  – Do not enroll in a different Part D or Medicare Advantage Plan
  – Subject to all CMS Medicare D Requirements

**Standard Medicare Part D Benefit, Jan 2017**

- **Catastrophic Coverage**
  - Medicare pays 80%
  - Plan Pays 15%
  - Member Copay: the Greater of 5% or $3.30 for Generic drugs, and the Greater of 5% or $8.25 for all other drugs)

- **Coverage Gap**
  - Medicare pays 75%
  - Plan Pays 15%
  - Member Copay: Out Of Pocket + 50% Pharma Discount

- **Partial Coverage**
  - Deductible: $400 deductible

**Total Drug Costs will vary with B/G mix**

- Out Of Pocket: $4,950 out of pocket
  - Total Drug Cost = Member Copay + Plan Cost

**Standard Medicare Part D Benefit, Jan 2018**

- **Catastrophic Coverage**
  - Medicare pays 80%
  - Plan Pays 15%
  - Member Copay: the Greater of 5% or $3.35 for Generic drugs, and the Greater of 5% or $8.35 for all other drugs)

- **Coverage Gap**
  - Medicare pays 75%
  - Plan Pays 15%
  - Member Copay: Out Of Pocket + 50% Pharma Discount

- **Partial Coverage**
  - Deductible: $405 deductible

**Total Drug Costs will vary with B/G mix**

- Out Of Pocket: $5,000 out of pocket
  - Total Drug Cost = Member Copay + Plan Cost

$3,700 in Total Drug Costs
Total Drug Cost = Member Copay + Plan Cost
$400 deductible
($405 out of pocket)
**UK Medicare Part D (EGWP)**

- **NO** Deductible
- Complete Coverage thru the Medicare Gap (aka “Donut Hole”)
- Medicare defines Coverage Gap when Total Drug Spend (TDS) = $3,700 (2017) increased to $3,750 (2018)
- Catastrophic Coverage begins at $4,950 for TrOOP for 2017, $5,000 for 2018

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**Medicare Part D – TrOOP**

- **TrOOP** = True Out of Pocket
  - Includes Retiree Copay/Coinsurance
  - Includes PHARMA 50% contribution in GAP

<table>
<thead>
<tr>
<th></th>
<th>Initial Coverage Phase</th>
<th>Coverage Gap Phase</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Cost of Rx</strong></td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Member Copay</strong></td>
<td>$60</td>
<td>$60</td>
</tr>
<tr>
<td><strong>PHARMA Contribution</strong></td>
<td>$0</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>TrOOP</strong></td>
<td>$60</td>
<td>$1,560</td>
</tr>
</tbody>
</table>

---

**Enrolling in UK Medicare Rx**

- Sign up for Medicare Parts A and B within 3 months of 65th birthday
- Complete Medicare Carveout and Medicare Rx enrollment form with UK HR Benefits
- UK sends file to Express Scripts, who sends on to CMS for processing
- When CMS approved Express Scripts will send letter and Welcome Packet with new ID card
- Starting April 2018 – Medicare ID will no longer be SSN based but a unique 11 digit MBI (Medicare Beneficiary ID)
UK Medicare Part D (EGWP)

EOB
• Medicare required document
• Sent monthly following any Rx activity

Medicare Part D – LEP
• LEP = LATE ENROLLMENT PENALTY
  1% per Month of Standard Medicare D Premium ($35.02 for 2018)
  – Receive a letter from Express Scripts
  – Documentation of Creditable Coverage
  – UK Benefits Pharmacist can provide Express Scripts with documentation for you if you were previously covered on UK Prescription plan

Medicare Part D – IRMAA
• IRMAA = Income Related Monthly Adjustment Amounts
  – Paid Directly to Social Security Administration

### 2017 IRMAA - If MAGI in 2015 (or 2014 if 2015 is not available) was:

<table>
<thead>
<tr>
<th>Tax filing Status, Single, head-of-household or qualifying widow(er) with dependent child</th>
<th>Tax filing status, married filing jointly</th>
<th>Part D Income-related monthly adjustment amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than $85,000 but less than or equal to $107,000</td>
<td>More than $170,000 but less than or equal to $214,000</td>
<td>$13.30</td>
</tr>
<tr>
<td>More than $107,000 but less than or equal to $160,000</td>
<td>More than $214,000 but less than or equal to $320,000</td>
<td>$34.20</td>
</tr>
<tr>
<td>More than $160,000 but less than or equal to $214,000</td>
<td>More than $320,000 but less than or equal to $428,000</td>
<td>$55.20</td>
</tr>
<tr>
<td>More than $214,000</td>
<td>More than $428,000</td>
<td>$76.20</td>
</tr>
</tbody>
</table>
Medicare Part D – Extra Help

LIS = Low Income Subsidy
  – Monthly Premium Reimbursement
  – Reduced Copays on Prescriptions

In 2017, you may qualify if you have up to $18,090 in yearly income ($24,360 for a married couple) and up to $13,820 in resources ($27,600 for a married couple).

Resources include: bank accounts, stocks, bonds but not your primary home, car, or life insurance policies

https://secure.ssa.gov/i1020/start

Medicare Plan – Hospital Observation/ER Visit

Self – Administered Drugs
  • Part A (Hospitalization) – only applies if patient is ADMITTED
  • Part B will not cover self administered drugs (oral tablets, eyedrops, inhalers, etc)

Patient is charged for full amount of doses given ($$$)
Reimbursement only available via manual claim form with Part D Prescription plan

Know Your Rx Coalition
Pharm-Assist Offering
MONDAY-FRIDAY 8AM –6 PM E.T.
KYRx@uky.edu
Free counseling service via live pharmacists

Know Your Rx Coalition
Clinical Director
Lucy Wells
Dedicated Clinical Pharmacists
Travis Albrecht
Marissa Boelhauf
Lea Goggin
Amy Griesser
Matt McMahan
April Prather
Allison Russell
Patricia Walker
www.KYRx.org

Contact members with lower cost prescription alternatives
Contact Prescribers and Pharmacies on your behalf
Guide you to lowest cost medication options
($4 generic lists, copay cards, etc.)
Contact Express Scripts on your behalf as needed
Provide medication information and prescription coverage information specific to your plan

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Free counseling service via live pharmacists

www.KYRx.org