January 1, 2012

2012 Low Income Subsidy (LIS) Rider

Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs

Please keep this notice - it is part of Presbyterian Senior Care's Evidence of Coverage.

Our records show that you qualify for extra help paying for your prescription drug coverage. This means that you will get help in paying your monthly premium and prescription drug co-payments.

As a member of our Plan, you will receive the same coverage as someone who is not getting extra help. Your membership in our Plan will not be affected by the extra help. This also means that you must follow all the rules and procedures in the Evidence of Coverage.

Please see the chart below for a description of your prescription drug coverage:

Your monthly plan premium is:	**Your yearly deductible is:**	**Your co-payment amount for generic/preferred multi-source drugs is no more than:**	**Your co-payment amount for all other drugs is no more than:**
$0.00*	$0.00	15% (each prescription)	15% (each prescription)

* The monthly plan premium does not include any Medicare Part B premium that you may still need to pay. The plan premium you pay has been calculated based on the Plan's premium and the amount of extra help you get.

Please refer to your Evidence of Coverage for more information on paying your plan premium.

If your co-insurance is 15% or less, the amount you pay per prescription may vary each time you fill a prescription. In addition, if the co-payment amount listed in the Evidence of Coverage is less than the amount listed above, you will pay the co-payment amount listed in the Evidence of Coverage. For example, if the 15% co-insurance for a generic drug is $7.50 and the Evidence of Coverage states that the co-payment for a generic drug is $5, you will pay $5 for your generic drugs.

Once the amount both you **and** Medicare pay (as the extra help) reach $4,700 in a year, your co-payment amount(s) will go down to $2.60 for generic and preferred brand drugs that are multi-source, or $6.50 for all others.

Medicare or Social Security will periodically review your eligibility to make sure that you still qualify for extra help with your Medicare prescription drug plan costs. Your eligibility for extra help might change if there is a change in your income or resources, if you get married or become single, or you lose Medicaid.

If you have any questions about this notice, please contact Presbyterian Senior Care (HMO) Customer Services at 1-800-797-5343, (Toll-free TTY 1-888-625-8818),

October 15 through February 14 - 8 a.m. to 8 p.m. Monday through Sunday

February 15 through October 14 - 8 a.m. to 8 p.m. Monday through Friday
A voice response system is available 8 a.m. to 8 p.m. Saturday, Sunday and Memorial Day, Independence Day and Labor Day. Messages left will responded to within one business day.

Beneficiaries must use network pharmacies to access their prescription drug benefit. Benefits, formulary, pharmacy network, premium and/or co-payment/co-insurance may change on January 1, 2012.

Presbyterian Senior Care (HMO) is a Medicare Advantage organization with a Medicare contract.

This information is available in a different format, including Spanish and large print. Please call Customer Service at the number listed above if you need plan information in another format or language.

Esta información está disponible en un formato diferente, incluso en español y en letra grande. Sírvase llamar al Servicio de Atención al Cliente, al número que aparece anteriormente, si necesita información sobre el plan en otro formato o idioma.