



STATE HEALTH BENEFIT PLAN Coordination of Benefits with a Medicare Part D Plan - Prescription Drug Plan (PDP)

1. When you enroll in a Medicare Part D plan (PDP), that prescription coverage is primary and you will pay the PDP co-payment
2. You should always present both your PDP and SHBP ID cards each time you go to the pharmacy
3. If the PDP plan has a deductible, your pharmacy should run the prescription through both plans. You will pay the SHBP co-payment. The co-payment is based on the tier your prescription is on (Tier 1, Tier 2 or Tier 3 – for the PPO and HMO plans)
4. If you reach the Medicare donut-hole of \$2,700, benefits stop under Medicare. Once you reach this dollar amount, you will pay the SHBP co-payment.
5. If you reach the Medicare catastrophic limit of \$4,350, the PDP will pay 95% and the remaining 5% will be shared between the member and SHBP.

Note: In every case, your pharmacy should run the prescription drug through both plans.