

Plans > North Carolina > Charlotte, Eastern, Piedmont, Sandhills, Triad, Triangle, Western

North Carolina highlights

Feedback

- IMPROVED specialist copays on key plans (H3146-004, H5521-081, H5521-170, H5521-243)
- IMPROVED physical therapy, occupational therapy and speech therapy copays to \$20 or less on all plans
- NEW fitness allowance of \$200+ per quarter on key plans (H3146-001, H3146-004, H3146-020, H5521-081, H5521-170, H5521-243)
- NEW SmartFit (H3146-020) plan in select counties with a maximum \$10 copay for office visits, maximum copay per day of \$195 copay for hospital stays and surgeries, \$0 Rx deductible, dental, vision, hearing, OTC and \$300 quarterly fitness allowance
- \$7 premium HMO plan (H3146-006) available in 82 counties with \$105 OTC, \$2,500 dental, hearing and vision
- Plans for members who qualify for Extra Help available in all active counties (H3146-006 & H5521-169) with a \$150 quarterly Extra Benefits Card and \$0 Part D drugs at preferred or standard network pharmacies
- IMPROVED OON coverage on all PPO plans
- Service area expansion into Watauga and Eastern/Coastal Carolina (Camden, Chowan, Currituck, Gates, Hertford, Hyde, Onslow, Pasquotank, Perquimans, Tyrrell and Washington)
- Your Healthy Rewards — wellness incentives up to \$200 on all plans
- D-SNP
- **NEW:** D-SNP available in all active counties
- All D-SNPs include Extra Benefits Card with monthly rollover allowance and coverages for healthy food, OTC, transportation, personal care items, pet care and general supports for living
- NEW D-SNP in select counties with \$320 monthly rollover allowance on the Extra Benefits Card

Medicare Advantage (MA-only) plans

Aetna® Medicare Eagle™ plans offer additional benefits for veterans or individuals that already have prescription drug coverage. 2024 MA-only benefits include \$0 premium, dental, vision, SilverSneakers®, \$0 copay for PCP and lab, an over-the-counter allowance, hearing aid coverage — and expanded telehealth benefits for primary and urgent care, mental health, and some specialists. Additional benefits to support member health include \$0 copay for diabetes eye exam including retinal photo, and \$0 copay for A1c, urine protein and COVID-19 testing.

Aetna Medicare Eagle
Plan (PPO)

Plan number H5521-241

Star rating



Submarket

Triangle,
Piedmont,
Charlotte, Western,
Eastern, Sandhills,
Triad

Current counties

Alamance,
Alexander,
Alleghany, Anson,
Ashe, Avery,
Beaufort, Bertie,
Bladen, Brunswick,
Buncombe, Burke,
Cabarrus,
Caldwell, Caswell,
Catawba,
Chatham,
Cherokee, Clay,
Cleveland,
Columbus, Craven,
Cumberland,
Davidson, Davie,
Duplin, Durham,
Edgecombe,
Forsyth, Franklin,
Gaston, Graham,
Granville, Greene,
Guilford, Halifax,
Harnett, Haywood,
Henderson, Hoke,
Iredell, Jackson,

Johnston, Jones,
Lee, Lenoir,
Lincoln, Macon,
Madison, Martin,
McDowell,
Mecklenburg,
Mitchell,
Montgomery,
Moore, Nash,
Northampton,
Orange, Pamlico,
Pender, Person,
Pitt, Polk,
Randolph,
Richmond,
Robeson,
Rockingham,
Rowan, Rutherford,
Sampson,
Scotland, Stanly,
Stokes, Surry,
Swain,
Transylvania,
Union, Vance,
Wake, Warren,
Wayne, Wilkes,
Wilson, Yadkin,
Yancey

Expansion counties

Camden, Chowan,
Currituck, Gates,
Hertford, Hyde,
Onslow,
Pasquotank,
Perquimans,
Tyrrell,
Washington,
Watauga

Premium \$0






Part B giveback	Yes
PCP in network	\$0
Specialist in network	\$35
Inpatient hospital	\$300 per day, days 1-6; \$0 per day, days 7-90
Outpatient hospital services	\$35 - \$300: SUR
Medical deductible in network	\$0
Out-of-pocket in-network max	\$6500
Supplemental benefits	Dental Vision Hearing OTC Transportation Meals at Home SilverSneakers®

Medicare Advantage Prescription Drug (MAPD) plans

Our 2024 MAPD plans will continue to offer benefits like SilverSneakers®; the Resources For Living® program; and telehealth coverage for primary and urgent care, mental health services, and some specialists. We also offer \$0 copays for important tests and services including:

- Hemoglobin A1c (HBA1C) test for blood glucose levels
- Urine protein and kidney health evaluation for members with diabetes
- Diagnostic mammograms
- Diagnostic colonoscopies
- Additional diabetic eye exams

	NEW FOR 2024				
	Aetna Medicare SmartFit Plan (HMO-POS)	Aetna Medicare Essential Plan (PPO)	Aetna Medicare Essential Plan (PPO)	Aetna Medicare Premier Plan (PPO)	Aetna Medicare Premier Plan (PPO)

Plan number	H3146-020	H5521-348	H5521-168	H5521-236	H5521-081
Star rating					
Submarket	Triangle, Piedmont, Sandhills, Western, Triad, Charlotte	Triangle, Piedmont, Charlotte, Western, Eastern, Sandhills, Triad	Triangle	Western	Triangle, Piedmont, Charlotte, Western, Sandhills, Triad
Current counties	Alamance, Alexander, Brunswick, Buncombe, Burke, Caldwell, Catawba, Cumberland,	Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Beaufort, Bertie, Bladen, Brunswick,	Durham, Wake	Avery, Buncombe, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, Mitchell,	Alamance, Alexander, Anson, Burke, Cabarrus, Caldwell, Caswell, Catawba, Cleveland,

Davidson, Davie,
Durham, Forsyth,
Guilford, Haywood,
Henderson, Hoke,
Johnston, Lincoln,
Mecklenburg,
Orange, Person,
Randolph,
Rockingham,
Stokes, Union,
Wake

Buncombe, Burke,
Cabarrus,
Caldwell, Caswell,
Catawba,
Chatham,
Cherokee, Clay,
Cleveland,
Columbus, Craven,
Cumberland,
Davidson, Davie,
Duplin,
Edgecombe,
Forsyth, Franklin,
Gaston, Graham,
Granville, Greene,
Guilford, Halifax,
Harnett, Haywood,
Henderson, Hoke,
Iredell, Jackson,
Johnston, Jones,
Lee, Lenoir,
Lincoln, Macon,
Madison, Martin,
McDowell,
Mecklenburg,
Mitchell,
Montgomery,
Moore, Nash,
Northampton,
Orange, Pamlico,
Pender, Person,
Pitt, Polk,
Randolph,
Richmond,
Robeson,
Rockingham,
Rowan, Rutherford,
Sampson,
Scotland, Stanly,
Stokes, Surry,
Swain,
Transylvania,
Union, Vance,
Warren, Wayne,

Polk, Rutherford,
Swain,
Transylvania,
Yancey

Cumberland,
Davidson, Davie,
Forsyth, Gaston,
Guilford, Iredell,
Johnston, Lincoln,
McDowell,
Mecklenburg,
Orange, Person,
Randolph,
Rockingham,
Rowan, Stanly,
Stokes, Union,
Yadkin

Wilkes, Wilson,
Yadkin, Yancey

Expansion counties	N/A	Camden, Chowan, Currituck, Gates, Hertford, Hyde, Onslow, Pasquotank, Perquimans, Tyrrell, Washington, Watauga	N/A	N/A	N/A
Premium	\$0	\$0	\$0	\$0	\$0
Part B giveback	No	Yes	Yes	No	No
PCP in network	\$0	\$0	\$0	\$0	\$0
Specialist in network	\$10	\$45	\$40	\$35	\$30
Inpatient hospital	\$195 per day, days 1-10; \$0 per day, days 11-90	\$375 per day, days 1-6; \$0 per day, days 7-90	\$350 per day, days 1-6; \$0 per day, days 7-90	\$375 per day, days 1-6; \$0 per day, days 7-90	\$375 per day, days 1-6; \$0 per day, days 7-90
Outpatient hospital services	\$10 - \$195: SUR	\$45 - \$375: SUR	\$40 - \$350: SUR	\$35 - \$375: SUR	\$30 - \$375: SUR
Medical deductible in network	\$0	\$0	\$0	\$0	\$0
Out-of-pocket in-network max	\$4500	\$7500	\$6800	\$4500	\$5900
Supplemental benefits	Dental Vision	Dental Vision	Dental Vision	Dental Vision	Dental Vision

Hearing	Hearing	Hearing	Hearing	Hearing
Fitness Reimbursement	OTC	OTC	OTC	Fitness Reimbursement
OTC	Meals at Home	Meals at Home	Meals at Home	OTC
Meals at Home	SilverSneakers®	SilverSneakers®	SilverSneakers®	Meals at Home
SilverSneakers®				SilverSneakers®

Prescription drug coverage (at preferred pharmacies)

Rx deductible	\$0	\$300	\$150	\$150	\$150
Tier 1 preferred generics	\$0	\$0	\$0	\$0	\$0
Tier 2 generics	\$10	\$5	\$0	\$0	\$0
Tier 3 preferred brands	20%	\$47	\$47	\$47	\$47
Tier 4 nonpreferred drugs	50%	\$100	\$100	\$100	\$100
Tier 5 specialty	33%	28%	30%	30%	30%

Aetna Medicare Premier Plus Plan (PPO)

Aetna Medicare Prime (HMO-POS)

Aetna Medicare Value Plan (HMO-POS)

Aetna Medicare Value Plan (HMO-POS)

Aetna Medicare Value Plan (PPO)

Plan number






H5521-170

H3146-007

H3146-001

H3146-004




H5521-243

Star rating					
Submarket	Triangle, Piedmont, Sandhills, Triad	Piedmont, Triad	Charlotte, Western, Piedmont	Triangle	Eastern, Sandhills, Triangle
Current counties	Alamance, Alexander, Caldwell, Caswell, Catawba, Chatham, Cumberland, Davidson, Davie, Forsyth, Guilford, Harnett, Hoke, Iredell, Lee, Montgomery, Moore, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes	Alexander, Catawba, Davidson, Davie, Forsyth, Guilford, Randolph, Wilkes, Yadkin	Anson, Burke, Cabarrus, Caldwell, Cleveland, Gaston, Iredell, Lincoln, McDowell, Mecklenburg, Rowan, Stanly, Union	Durham, Johnston, Orange, Person, Wake	Beaufort, Bertie, Bladen, Brunswick, Columbus, Craven, Duplin, Edgecombe, Franklin, Granville, Greene, Halifax, Jones, Lenoir, Martin, Nash, Northampton, Pamlico, Pender, Pitt, Robeson, Sampson, Scotland, Vance, Warren, Wayne, Wilson
Expansion counties	N/A	N/A	N/A	N/A	Camden, Chowan, Currituck, Gates, Hertford, Hyde, Onslow, Pasquotank, Perquimans, Tyrrell, Washington
Premium	\$0	\$0	\$0	\$0	\$0
Part B giveback	No	No	No	No	No
PCP in network	\$0	\$0	\$0	\$0	\$0
Specialist in	\$20	\$15	\$25	\$20	\$30

network

Inpatient hospital	\$295 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90	\$325 per day, days 1-6; \$0 per day, days 7-90	\$325 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90
Outpatient hospital services	\$20 - \$295: SUR	\$15 - \$295: SUR	\$25 - \$325: SUR	\$20 - \$325: SUR	\$30 - \$295: SUR
Medical deductible in network	\$0	\$0	\$0	\$0	\$0
Out-of-pocket in-network max	\$4500	\$3500	\$5500	\$4950	\$6800
Supplemental benefits	Dental	Dental	Dental	Dental	Dental
	Vision	Vision	Vision	Vision	Vision
	Hearing	Hearing	Hearing	Hearing	Hearing
	Fitness Reimbursement	Aetna Medicare Payment Card	Fitness Reimbursement	Fitness Reimbursement	Fitness Reimbursement
	OTC	OTC	OTC	OTC	OTC
	Meals at Home	Meals at Home	Meals at Home	Meals at Home	Meals at Home
	SilverSneakers®	SilverSneakers®	SilverSneakers®	SilverSneakers®	SilverSneakers®
Prescription drug coverage (at preferred pharmacies)					
Rx deductible	\$0	\$0	\$0	\$0	\$0
Tier 1 preferred generics	\$0	\$0	\$0	\$0	\$0

Tier 2 generics	\$5	\$0	\$5	\$5	\$5
Tier 3 preferred brands	\$47	\$47	\$47	\$47	\$47
Tier 4 nonpreferred drugs	\$100	\$100	\$100	\$100	\$100
Tier 5 specialty	33%	33%	33%	33%	33%

	Aetna Medicare Value Plus Plan (HMO)	Aetna Medicare Value Plus Plan (PPO)	Aetna Medicare Value Plan (PPO)
Plan number	H3146-006	H5521-169	H5521-139
Star rating			
Submarket	Triangle, Piedmont, Charlotte, Western, Eastern, Triad	Sandhills, Triangle	Piedmont, Western, Triangle
Current counties	Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Beaufort, Bertie, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Cherokee, Clay,	Bladen, Brunswick, Chatham, Columbus, Cumberland, Harnett, Hoke, Lee, Montgomery, Moore, Pender, Richmond, Robeson,	Alleghany, Ashe, Avery, Franklin, Granville, Johnston, Surry, Vance, Warren, Wilkes

Cleveland, Craven,
Davidson, Davie,
Duplin, Durham,
Edgecombe,
Forsyth, Franklin,
Gaston, Graham,
Granville, Greene,
Guilford, Halifax,
Haywood,
Henderson, Iredell,
Jackson, Johnston,
Jones, Lenoir,
Lincoln, Macon,
Madison, Martin,
McDowell,
Mecklenburg,
Mitchell, Nash,
Northampton,
Orange, Pamlico,
Person, Pitt, Polk,
Randolph,
Rockingham,
Rowan, Rutherford,
Stanly, Stokes,
Surry, Swain,
Transylvania,
Union, Vance,
Wake, Warren,
Wayne, Wilkes,
Wilson, Yadkin,
Yancey

Sampson,
Scotland

Expansion counties

Camden, Chowan,
Currituck, Gates,
Hertford, Hyde,
Onslow,
Pasquotank,
Perquimans,
Tyrrell,
Washington,
Watauga

N/A

N/A

Premium	\$7	\$18	\$21
Part B giveback	No	No	No
PCP in network	\$0	\$0	\$0
Specialist in network	\$20	\$35	\$30
Inpatient hospital	\$295 per day, days 1-6; \$0 per day, days 7-90	\$325 per day, days 1-6; \$0 per day, days 7-90	\$325 per day, days 1-6; \$0 per day, days 7-90
Outpatient hospital services	\$20 - \$295: SUR	\$35 - \$325: SUR	\$30 - \$325: SUR
Medical deductible in network	\$0	\$0	\$0
Out-of-pocket in-network max	\$5500	\$4950	\$6500
Supplemental benefits	Dental	Dental	Dental
	Vision	Vision	Vision
	Hearing	Hearing	Hearing
	OTC	OTC	OTC
	Meals at Home	Transportation	Meals at Home
	SilverSneakers®	Meals at Home SilverSneakers®	SilverSneakers®

Prescription drug coverage (at preferred pharmacies)




Rx deductible	\$150	\$150	\$150
Tier 1 preferred generics	\$0	\$0	\$0
Tier 2 generics	\$0	\$0	\$0
Tier 3 preferred brands	\$47	\$47	\$47
Tier 4 nonpreferred drugs	\$100	\$100	\$100
Tier 5 specialty	30%	30%	30%

Dual Eligible Special Needs Plans (D-SNPs)

Our D-SNPs provide options for your clients by eliminating barriers to care and offering competitive benefits. Our plans include many extras, including:

- Dental, vision and hearing coverage, certain over-the-counter products, expanded telehealth services and much more
- Competitive Part D coverage with \$0 copays for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

NEW FOR 2024

	Aetna Medicare Assure Flex Plan (HMO D-SNP)	Aetna Medicare Assure Plan (HMO D-SNP)	Aetna Medicare Assure Plan (HMO D-SNP)
Plan number	H3146-018	H3146-008	H3146-003
Star rating			
Submarket	Triangle, Piedmont, Western, Sandhills, Triad, Charlotte	Piedmont, Charlotte, Western	Triangle, Triad
Current counties	Alamance, Alexander, Buncombe, Burke, Caldwell, Catawba, Chatham, Cumberland, Davidson, Durham, Forsyth, Guilford, Haywood, Hoke, Mecklenburg, Randolph, Richmond, Rockingham, Scotland, Wake	Alexander, Alleghany, Anson, Cabarrus, Caldwell, Catawba, Cleveland, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, Stanly, Surry, Union, Wilkes	Alamance, Caswell, Chatham, Davidson, Davie, Forsyth, Guilford, Lee, Randolph, Rockingham, Stokes
Expansion counties	N/A	Ashe, Avery, Watauga, Yadkin	N/A
PCP	\$0	\$0	\$0
Specialist in network	\$0	\$0	\$0
Out-of-pocket in-network max	\$8850	\$8850	\$8850
Supplemental benefits	Dental: Covered Vision: \$100 every year Hearing: \$1,250 per ear every year \$320 Monthly allowance on an Extra Benefits Card to help with certain expenses like healthy food, rent or mortgage, over-the-counter (OTC) items, certain utilities, gas or	Dental: \$3,000 every year Vision: \$300 every year Hearing: \$2,500 per ear every year \$185 Monthly allowance on an Extra Benefits Card to help with certain expenses like healthy food, rent or mortgage, over-the-counter (OTC) items, certain utilities, gas or	Dental: \$3,000 every year Vision: \$300 every year Hearing: \$2,500 per ear every year \$225 Monthly allowance on an Extra Benefits Card to help with certain expenses like healthy food, rent or mortgage, over-the-counter (OTC) items, certain utilities, gas or

transportation, personal care items and pet supplies, with any unused balance rolling over monthly.

Over-the-Counter (OTC) items are covered under the Extra Benefits Card.

Transportation: 6 one-way trips every year

Meals at Home: 14 meals/7 days

Additional Telehealth

Fall Prevention: \$150

SilverSneakers®

transportation, personal care items and pet supplies, with any unused balance rolling over monthly. Plus, a separate \$1,000 annual allowance for covered out-of-pocket dental, vision and hearing costs.

Over-the-Counter (OTC) items are covered under the Extra Benefits Card.

Transportation: 12 one-way trips every year

Meals at Home: 14 meals/7 days

Additional Telehealth

Fall Prevention: \$150

SilverSneakers®

transportation, personal care items and pet supplies, with any unused balance rolling over monthly. Plus, a separate \$1,000 annual allowance for covered out-of-pocket dental, vision and hearing costs.

Over-the-Counter (OTC) items are covered under the Extra Benefits Card.

Transportation: 12 one-way trips every year

Meals at Home: 14 meals/7 days

Additional Telehealth

Fall Prevention: \$150

SilverSneakers®

Prescription drug coverage

Rx deductible \$0

\$0

\$0

Tier 1-5 (generic and Brand) \$0

\$0

\$0

Aetna Medicare Assure Plan (HMO D-SNP)

Aetna Medicare Assure Plan (HMO D-SNP)

Aetna Medicare Assure Plan (HMO D-SNP)

Plan number H3146-002

H3146-015

H3146-009

Star rating



Submarket	Eastern, Triangle, Sandhills	Sandhills	Western
Current counties	Duplin, Durham, Edgecombe, Franklin, Granville, Greene, Halifax, Harnett, Johnston, Nash, Northampton, Orange, Person, Pitt, Vance, Wake, Warren, Wayne, Wilson	Bladen, Brunswick, Cumberland, Hoke, Montgomery, Moore, Pender, Richmond, Robeson, Sampson, Scotland	Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey
Expansion counties	Beaufort, Bertie, Camden, Chowan, Craven, Currituck, Gates, Hertford, Hyde, Jones, Lenoir, Martin, Onslow, Pamlico, Pasquotank, Perquimans, Tyrrell, Washington	Columbus	N/A
PCP	\$0	\$0	\$0
Specialist in network	\$0	\$0	\$0
Out-of-pocket in-network max	\$8850	\$8850	\$8850
Supplemental benefits	<p>Dental: \$3,000 every year</p> <p>Vision: \$300 every year</p> <p>Hearing: \$2,500 per ear every year</p> <p>\$160 Monthly allowance on an Extra Benefits Card to help with certain expenses like healthy food, rent or mortgage, over-the-counter (OTC) items, certain utilities, gas or transportation, personal care items and pet supplies, with any unused balance rolling over monthly. Plus, a separate \$1,000 annual allowance for covered out-of-pocket dental, vision and hearing costs.</p>	<p>Dental: \$3,000 every year</p> <p>Vision: \$300 every year</p> <p>Hearing: \$2,500 per ear every year</p> <p>\$170 Monthly allowance on an Extra Benefits Card to help with certain expenses like healthy food, rent or mortgage, over-the-counter (OTC) items, certain utilities, gas or transportation, personal care items and pet supplies, with any unused balance rolling over monthly. Plus, a separate \$1,000 annual allowance for covered out-of-pocket dental, vision and hearing costs.</p>	<p>Dental: \$3,000 every year</p> <p>Vision: \$300 every year</p> <p>Hearing: \$2,500 per ear every year</p> <p>\$240 Monthly allowance on an Extra Benefits Card to help with certain expenses like healthy food, rent or mortgage, over-the-counter (OTC) items, certain utilities, gas or transportation, personal care items and pet supplies, with any unused balance rolling over monthly. Plus, a separate \$1,000 annual allowance for covered out-of-pocket dental, vision and hearing costs.</p>

Over-the-Counter (OTC) items are covered under the Extra Benefits Card.

Transportation: 12 one-way trips every year

Meals at Home: 14 meals/7 days

Additional Telehealth

Fall Prevention: \$150

SilverSneakers®

Over-the-Counter (OTC) items are covered under the Extra Benefits Card.

Transportation: 12 one-way trips every year

Meals at Home: 14 meals/7 days

Additional Telehealth

Fall Prevention: \$150

SilverSneakers®

Over-the-Counter (OTC) items are covered under the Extra Benefits Card.

Transportation: 12 one-way trips every year

Meals at Home: 14 meals/7 days

Additional Telehealth

Fall Prevention: \$150

SilverSneakers®

Prescription drug coverage

Rx deductible

\$0

\$0

\$0

Tier 1-5 (generic and Brand)

\$0

\$0

\$0

Prescription drug plans (PDPs)

We look forward to offering SilverScript Choice and SilverScript Plus in all 50 states and Washington, D.C. SilverScript Plus is our richest product with our most expansive formulary, offering \$0 Tier 1/Tier 2 drugs during the initial coverage and gap phases. We expect SilverScript Choice to offer \$0 premium in some regions to your prospects receiving Extra Help. SilverScript SmartSaver plan is also offered nationally but will not be commissionable for new sales.

	SilverScript Choice	SilverScript Plus
Plan highlights	Solid generic and brand coverage.	Broad coverage with predictable costs. Our broadest brand coverage. \$0 Tier 1 and Tier 2 drugs for up to a 90-day supply at preferred pharmacies in the initial coverage and gap phases.
Monthly plan premium	\$107.90	\$107.90
Deductible	\$545	\$200
Preferred pharmacy 90-day supply	3x preferred retail cost sharing	3x preferred retail cost sharing
Pharmacy network	Broad pharmacy network with over 65,000 pharmacies nationwide	Same broad pharmacy network as our Medicare Advantage plans
Prescription drug coverage (at preferred pharmacies)		
Tier 1 preferred generics	\$2	\$0
Tier 2 generics	\$7	\$0
Tier 3 preferred brands	16%	\$47 (\$35 select insulin)
Tier 4 nonpreferred drugs	40%	50%
Tier 5 specialty	25%	30%
Coverage gap	25% member cost-share	T1/T2 at \$0 copays at preferred pharmacies, T3-T5 at 25% member cost-share

