

SEIZE THE OPPORTUNITY



► Coventry 2013 Prescription Drug Plans

First Health Part D from Coventry Health Care PDP products offer broad formularies, a large national pharmacy network, and strong benefits all at competitive prices that leaves additional money for other product sales.

► Plan Highlights

First Health Part D Premier (PDP) - A plan with affordable copays and monthly plan premiums, plus:

- Low, fixed cost for preferred generics
- Broad formulary
- Discounted pricing on long-term mail-order medications

First Health Part D Premier Plus (PDP) - A plan with our highest level of medication coverage and choice, offering:

- No deductible — first-dollar coverage
- \$0 copays for preferred generic medications
- Comprehensive coverage in the gap with low copays/coinsurance
- Extensive formulary
- Mail-order service

First Health Part D Value Plus (PDP) - A plan focused on both prescription coverage and wellness:

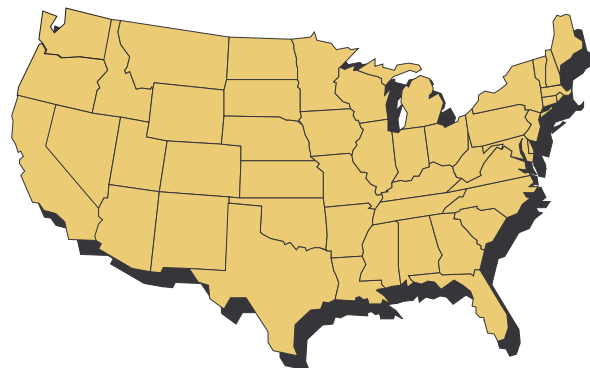
- Low monthly plan premiums and low copays and coinsurance
- No deductible — first-dollar coverage
- \$0 copays for preferred generics at our preferred pharmacies*
- Select no-cost vitamins, supplements and other health and wellness items at our preferred pharmacies

First Health Part D Essentials (PDP) - A plan with low copays and a low monthly plan premium, plus:

- Low, fixed cost for preferred generics
- Save at our preferred pharmacies*
- Discounted pricing on long-term mail-order medications

*Including Walgreens, Walmart, Target, Kmart and Kroger Family of Pharmacies

► Service Area



First Health Part D Premier Plus (PDP) available in all 50 states and the District of Columbia

First Health Part D Premier (PDP) is not available in Arizona, Hawaii, Kansas, Louisiana, Mississippi, New York or Oklahoma

First Health Part D Value Plus (PDP) available in 48 states and the District of Columbia, not in Hawaii or Alaska

First Health Part D Essentials (PDP) is only available in Arizona, Hawaii, Kansas, Louisiana, Mississippi, New York and Oklahoma

Why YOU Should Sell This Plan



	First Health Part D Premier	First Health Part D Premier Plus	First Health Part D Essentials	First Health Part D Value Plus
<p>Meets the needs of clients who want lower copays for preferred medications while still enjoying a low monthly plan premium</p>	<p>Offers our highest level of medication coverage, choice and protection against skyrocketing drug costs if your client suffers an unexpected illness</p>	<p>Offers the essential Part D coverage for enrollees to meet their prescription drug needs</p>	<p>For the value buyer who wants to enjoy lower cost shares in a preferred network of pharmacies</p>	
<p>Monthly Plan Premium (varies by area)</p>	\$19.10 - \$45.60	\$77.80 - \$98.50	\$26.30 - \$39.80	\$20.10 - \$29.90
<p>Deductible Stage The amount paid before insurance begins to pay</p>	\$325 Deductible	\$0 Deductible (means first-dollar coverage)	\$325 Deductible	\$0 Deductible (means first-dollar coverage)
<p>Initial Coverage Stage Once the deductible is reached, a copay or coinsurance is paid for drugs until the member's total yearly drug costs (what member pays plus what the plan pays) reach \$2,970</p>	<p>30-Day Retail Tier 1 Preferred Generic Drugs Copay = \$1 Tier 2 Preferred Brand Drugs Coinsurance = 25% Tier 3 Non-Preferred Brand Drugs Coinsurance = 39% – 50%</p>	<p>30-Day Retail Tier 1 Preferred Generic Drugs Copay = \$0 Tier 2 Non-Preferred Generic Drugs Copay = \$20 – \$25 Tier 3 Preferred Brand Drugs Coinsurance = 25% Tier 4 Non-Preferred Brand Drugs Coinsurance = 41% – 50% Tier 5 Specialty Drugs Coinsurance = 33%</p>	<p>30-Day Retail Preferred Pharmacies*/ Non-Preferred Pharmacies Tier 1 Preferred Generic Drugs Copay = \$1.15 / \$3 Tier 2 Preferred Brand Drugs Coinsurance = 20% / 25% Tier 3 Non-Preferred Brand Drugs Coinsurance = 28% - 30% / 38% - 40%</p>	<p>30-Day Retail Preferred Pharmacies*/ Non-Preferred Pharmacies Tier 1 Preferred Generic Drugs Copay = \$0 / \$7 Tier 2 Preferred Brand Drugs Copay = \$35 / \$45 Tier 3 Non-Preferred Brand Drugs Copay = \$70 / \$95 Tier 4 Specialty Drugs Coinsurance = 33% / 33%</p>
<p>Coverage Gap Stage Member remains in this stage until his/her yearly true out-of-pocket costs reach \$4,750</p>	<p>79% of the total cost for Generic drugs. 47.5% of the total cost for Brand drugs plus a portion of the dispensing fee.</p>	<p>90-day retail saves even more</p> <p>Tier 1 = \$3-\$7 Tier 3 coinsurance = 25%-33% Tier 4 coinsurance = 41%-55% Tiers 2 and 5 79% of the total cost for Generic drugs. 47.5% of the total cost for Brand drugs plus a portion of the dispensing fee.</p>	<p>79% of the total cost for Generic drugs. 79% of the total cost for Generic drugs. 47.5% of the total cost for Brand drugs plus a portion of the dispensing fee.</p>	<p>79% of the total cost for Generic drugs. 47.5% of the total cost for Brand drugs plus a portion of the dispensing fee.</p>
<p>Catastrophic Coverage Stage After true out-of-pocket costs exceed \$4,750, a small copay or coinsurance is paid for each covered prescription</p>	<p>Generic Drugs (including Brand drugs treated as Generic): \$2.65 copay or 5% coinsurance All Other Drugs: \$6.60</p>			

1 → 2 → 3 → 4

*Including Walgreens, Walmart, Target, Kroger and Kmart.