

Compare our Medicare prescription drug plans¹

Review the diagrams displayed to learn how both the Blue Medicare Rx Standard Plan and the Blue Medicare Rx Enhanced Plan work. Start at the bottom of the diagrams. You will notice that the amount and structure of your benefits will change as your total drug costs increase.

	Standard Plan \$52.50/month		Enhanced Plan \$75.50/month	
Catastrophic coverage Phase 4: Once you have spent \$4,050 in true out-of-pocket costs, you will pay very little for prescription drugs. For the rest of the year, you will pay just 5% (\$2.25 generic/\$5.60 brand, whichever is greater) of the total cost of covered prescription drugs. Your plan will pay 95%.	You pay 5%	↑	You pay 5%	Catastrophic coverage Phase 4: Once your total annual out-of-pocket drug costs exceed \$4,050, you pay very little for prescription drugs. You generally pay just 5% (or \$2.25 generic/\$5.60 brand-name, whichever is greater), and BCBSNC pays 95%.
\$4,050 True out-of-pocket costs			\$4,050 True out-of-pocket costs	
Coverage gap Phase 3: Once your total annual drug costs exceed \$2,510, you will pay 100% of your prescription drug costs until your true out-of-pocket expenses reach \$4,050. This period is referred to as the "coverage gap."	You pay 100%		You pay \$10 You pay 100% You pay 100%	Coverage gap Phase 3: Once your total annual drug costs exceed \$2,510, you can avoid the "coverage gap" when you purchase generic drugs.
\$2,510 Total drug costs			\$2,510 Total drug costs	
Initial coverage level Phase 2: Once your total annual drug costs exceed \$275, you will pay 25% of the total cost of covered prescription drugs. Your plan will pay 75%.	You pay 25%		You pay \$10 You pay \$30 You pay 25%	Initial coverage level Phase 2: You pay \$10 for generic, \$30 for brand-name and 25% coinsurance for certain specialty drugs.
\$275 deductible Phase 1: You pay the first \$275 of your prescription drug costs for a given calendar year.	You pay 100%	You pay \$10 You pay \$30 You pay 25%	No deductible Phase 1: Your coverage starts right away.	
	All drugs		Generic drugs Brand-name drugs Specialty drugs	

¹ Blue Cross and Blue Shield of North Carolina (BCBSNC) Blue Medicare Rx products are only available to Medicare beneficiaries residing in North Carolina. BCBSNC is a prescription drug plan sponsor with a Medicare contract. Benefits, formulary, pharmacy, network premium and/or copayments may change on January 2009. An independent licensee of the Blue Cross and Blue Association. ®, SM Marks of the Blue Cross and Blue Shield Association. SM1 Mark of Blue Cross and Blue Shield of North Carolina. U4788, 1/08