

MEDICARE SUPPLEMENT PLANS

EXPRESS SCRIPTS (ESI) PART D PRESCRIPTION DRUG

Express Scripts Medicare Part D Prescription Drug Plan is a Medicare drug plan bundled with the United American Medicare Supplement Plans sponsored by Valero and is in addition to coverage under Medicare Part A or Part B. Your enrollment in the Express Scripts Medicare doesn't affect your coverage under Medicare Part A or Part B.

Participants enrolled in any Valero-sponsored Medicare medical benefit option will be automatically enrolled in a Valero-sponsored Medicare Part D Prescription Drug Program. If you enroll in a separate Medicare Part D Prescription Drug Plan, you will be disenrolled from the medical and prescription drug coverage sponsored by Valero.

ANNUAL DEDUCTIBLE: \$50			
Prescription Drug Tier	Retail (Up to 31-day Supply)	Retail (Up to 90-day Supply)	Home Delivery (61-90 day Supply)
Tier 1: Generic	\$7 copayment	\$21 copayment	\$14 copayment
Tier 2: Preferred Brand	\$30 copayment	\$90 copayment	\$60 copayment
Tier 3: Non-Preferred Brand	\$60 copayment	\$180 copayment	\$120 copayment
Tier 4: Specialty	30% coinsurance, with a \$120 maximum per prescription	30% coinsurance, with a \$360 maximum per prescription	30% coinsurance, with a \$240 maximum per prescription

After your total out-of-pocket costs reach \$8,000, you will pay \$0.

Copayments you make for prescription drugs do not count toward the deductible or out-of-pocket maximum amounts of your Medicare Supplement coverage.

Generic medications often cost less than their brand name counterparts. Please talk to your doctor to determine if a generic is available. You may also have the option of up to a 90-day supply through mail order or Retail 90 for additional savings.

If you enroll in a Medicare Supplement Plan through United American (UA) you will receive a Part D Prescription ID card from Express Scripts (ESI). To fill a prescription, simply present your new prescription ID card to a participating pharmacy. Please note: You should not need a new prescription from your doctor if you are not changing your pharmacy provider.

Additional resources are available on the Valero Retiree Health Care website at <http://valero.amwins.com>.

Please be advised that the information contained within this document does not replace any official plan documents or insurance contracts/policies that may govern the plans' provisions. In the event of a discrepancy, the terms of the official plan documents will prevail.