

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 \$7,050, you will pay the greater of \$3.95 copay for generic (including brand drugs treated as generic), \$9.85 copay for all other drugs, or 5% coinsurance.

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 www.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.