



December, 2015

Dear Senior Prescription Drug Assistance Program Member-

We are happy to inform you that the Senior Prescription Drug Assistance Program (SPDAP) will continue to provide a Premium Subsidy of up to \$40 per month towards your Medicare Part D premiums in 2016. **You do not have to enroll in a particular plan to receive the premium subsidy.**

Note that Medicare has made the following changes in the Standard Medicare Part D Benefit from 2015 to 2016:

	<u>2015</u>	<u>2016</u>
Maximum Deductible (if applicable)	\$320	\$360
Member pays 25% of the next...	\$2,640.00 (25% = \$660)	\$2,950.00 (25% = \$737.50)
Initial Benefit Period Maximum (what the member AND the plan have spent)	\$2,960 (320 + \$2,640)	\$3,310 (360 + 2,950)
Coverage Gap (Donut Hole) – Member pays 100% of the next...	\$3,720.00	\$3,752.50
Catastrophic Coverage Begins when MEMBER’s true out-of pocket costs (TrOOP) exceed...	\$4,700 (320 + \$660 + \$3,720)	\$4,850 (360 + \$737.50 + \$3752.50)

Coverage Gap "Donut Hole" Subsidy

The Senior Prescription Drug Assistance Program will also pay a subsidy in the Coverage Gap (aka the “Donut Hole”) if you are enrolled with one of the Medicare Part D Advantage plans listed on the next page. Once you reach \$3,310 in yearly drug costs, you will enter the Medicare Part D Coverage Gap or "Donut Hole." While in the Coverage Gap during 2016, you will only have to pay a 5% coinsurance on the total prescription costs. The subsidy will be applied by using your existing Medicare Part D Drug Plan ID card. You do not need an additional membership card from SPDAP. If you are receiving a partial Federal Low Income Subsidy (LIS) you will not be eligible for the SPDAP Coverage Gap Subsidy.

Remember that in addition to the annual Open Enrollment Period of October 15 through December 7, 2015, enrollment in the SPDAP offers members the added benefit of being allowed to change their drug plan one additional time during the calendar year.

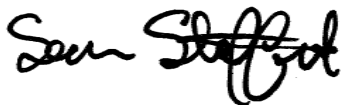
Some Medicare Part D plans that have administered the SPDAP Coverage Gap subsidy in the past will not administer the SPDAP Coverage Gap subsidy during 2016. The only Medicare Part D Advantage plans that will administer the SPDAP Coverage Gap (Donut Hole) Subsidy for 2016 are listed below:

**MEDICARE PART D ADVANTAGE PLANS ADMINISTERING THE SPDAP
COVERAGE GAP FOR PLAN YEAR 2016**

Advantage Prescription Drug Plan	Prescription Drug Company	Contract ID	Advantage Prescription Benefit Plan
Cigna-HealthSpring	Cigna-HealthSpring Traditions	H2108	020
Cigna-HealthSpring	Cigna-HealthSpring Preferred	H2108	022
Cigna-HealthSpring	Cigna-HealthSpring Preferred	H2108	028
Cigna-HealthSpring	Cigna-HealthSpring Achieve	H2108	029
Cigna-HealthSpring	Cigna-HealthSpring Achieve	H2108	030
Cigna-HealthSpring	Cigna-HealthSpring PreventiveCare	H2108	032
Cigna-HealthSpring	Cigna-HealthSpring PreventiveCare	H2108	033

If you have any questions about the Senior Prescription Drug Assistance Program, please call us at 1-800-551-5995 or visit us at www.marylandspdap.com. The SPDAP website also provides a list of all the Medicare Part D plans being offered in Maryland during 2016. If you need assistance with changing your plan for 2016, please contact the Maryland Department of Aging at 1-800-243-3425 or 1800-MEDICARE (1-800- 633-4227).

Sincerely,



Sean Stafford
Maryland Senior Prescription Drug Assistance Program
Maryland Health Insurance Plan