# Prescription Advantage Rate Schedule for Members Not Eligible for Medicare or Other Drug Coverage

Effective April 1, 2025

• Prescription Advantage may be able to offer primary prescription drug coverage to Massachusetts residents not eligible for Medicare.

- If you are under age 65 and disabled, your income cannot exceed the Category 2 income limits listed on the chart below.
- If you become eligible for Medicare, it is your responsibility to inform Prescription Advantage.

Category	Income if single		Income if married		Annual out-of- pocket	Individual quarterly	RETAIL co-payments per 30-day supply			MAIL ORDER co-payments per 90-day supply		
	Yearly\$	Monthly \$	Yearly \$	Monthly \$	spending limit	deductible	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
N1	0 – 21,128	0 - 1,761	0 – 28,553	0 - 2,379	\$985	\$0	\$7	\$18	\$40	\$14	\$36	\$80
N2	21,129–29,422	1,762 - 2,452	28,554 - 39,762	2,380 - 3,314	\$1,970	\$0	\$7	\$18	\$40	\$14	\$36	\$80
N3	29,423 – 35,213	2,453 – 2,934	39,763 - 47,588	3,315 – 3,966	\$2,740	\$65	\$12	\$30	\$50	\$24	\$60	\$100
N4	35,214 - 46,950	2,935 - 3,913	47,589 - 63,450	3,967 - 5,288	\$3,280	\$110	\$12	\$30	\$50	\$24	\$60	\$100
N5	46,951 – 78,250	3,914 – 6,521	63,451 – 105,750	5,289 – 8,813	\$4,375	\$220	\$12	\$30	\$50	\$24	\$60	\$100
N6	78,251 or over	6,522 or over	105,751 or over	8,814 or over	\$7,290	\$350	\$12	\$30	\$50	\$24	\$60	\$100

## Monthly Premium:

You are not required to pay a monthly premium to receive Prescription Advantage benefits.

## **Deductibles and Co-payments:**

Each quarter, you must pay the deductible amount (if any) listed. Once the deductible is paid, you pay only the co-payments for the remainder of that quarter.

## Annual Out-of-Pocket Spending Limit:

If your total spending for deductibles and co-payments reaches your spending limit amount, Prescription Advantage will cover your co-payments for the remainder of the Plan year for all covered drugs.

## How to Determine Which Drugs are Covered:

Prescription Advantage uses a Plan formulary, which is a list of prescription drugs available to members. The Plan formulary is developed, reviewed, and updated by a select panel of pharmacists. For detailed information regarding your medications and whether they are covered, please call Prescription Advantage Customer Service.

You can now apply for Prescription Advantage online at www.prescriptionadvantagema.org