

<b>Category S0 &amp; Category S1</b> - Members receive <b>FULL</b> Extra Help from Medicare.							
Category	Income if single		Income if married		Generic co-payments per 30-day supply	Brand name co-payments per 30-day supply	Annual out-of-pocket spending limit
	Yearly \$	Monthly \$	Yearly \$	Monthly \$			
<b>S0</b>	0 - 19,683	0 - 1,640	0 - 26,622	0 - 2,219	No more than \$4.50	No more than \$11.20	N/A
<b>S1</b>	0 - 21,870	0 - 1,823	0 - 29,580	0 - 2,465	No more than \$4.50	No more than \$11.20	N/A

**Categories S2, S3, S4** - Benefits begin when the total cost of covered prescription drugs reaches **\$5,030**. Total cost is the amount the drug plan pays and the amount the member pays in co-payments and deductibles (if any). -- After the cost of covered drugs reaches **\$5,030**, co-payments are no more than the amounts listed below.

Category	Income if single		Income if married		Generic co-payments per 30-day supply	Brand name co-payments per 30-day supply	Annual out-of-pocket spending limit
	Yearly \$	Monthly \$	Yearly \$	Monthly \$			
<b>S2</b>	0 – 27,410	0 – 2,284	0 - 37,074	0 - 3,089	\$7	\$18	\$2,185
<b>S3</b>	27,411 - 32,805	2,285 - 2,734	37,075 - 44,370	3,090 - 3,698	\$12	\$30	\$2,740
<b>S4</b>	32,806 - 43,740	2,735 - 3,645	44,371 - 59,160	3,699 - 4,930	\$12	\$30	\$3,280

**Category S5** - Members pay a \$200 annual enrollment fee to Prescription Advantage.  
 - Members pay their drug plan’s deductible (if any) and co-payments until their out-of-pocket costs for covered prescription drugs total \$4,375 as a Prescription Advantage member in calendar year 2024. Once members spend **\$4,375**, they will pay \$0 for prescription drugs covered by their plan.

Category	Income if single		Income if married		Generic co-payments per 30-day supply	Brand name co-payments per 30-day supply	Annual out-of-pocket spending limit
	Yearly \$	Monthly \$	Yearly \$	Monthly \$			
<b>S5</b>	43,741 -72,900	3,646 - 6,075	59,161 - 98,600	4,931 - 8,217	Drug plan co-payment	Drug plan co-payment	\$4,375

**Medicare provides ‘Extra Help’** to lower costs for beneficiaries with limited income and resources. Prescription Advantage requires all applicants who may qualify for Extra Help to apply for this benefit. You may qualify for Extra Help if your income is at or below the S1 income and your resources (other than your home) are no more than the current Medicare limits of \$16,660 single, \$33,240 married. Please note: these limits are subject to change.

**The MassHealth Buy-In Program, also known as Medicare Savings Program (MSP)** helps pay for some or all Medicare premiums, deductibles, copayments and coinsurance for people with limited income and resources. Prescription Advantage requires all applicants who may qualify to apply for this benefit if your income is no more than \$32,805 single, \$44,370 married and resources are no more than \$18,180 single, \$27,260 married.

**Individuals with MassHealth Buy-In programs (MSP) are not eligible for Prescription Advantage.** Please note: these limits are subject to change. Call for more information.

**Co-payment Assistance:** Once co-payment assistance begins, you pay no more than the co-payments listed above for covered drugs. Prescription Advantage pays any additional amount. Prescription Advantage only pays for drugs covered by a drug plan.

**Out-of-Pocket Spending Limit:** When your total spending for deductibles (if any) and co-payments reaches the annual out-of-pocket spending limit, Prescription Advantage will cover 100% of all co-payments for the remainder of the plan year. **Note:** Benefits for new members begin on the effective date of Prescription Advantage coverage. Any costs incurred prior to the effective date cannot be applied towards the out-of-pocket spending limit.

**Note:** if you are under age 65 and disabled, your income cannot exceed the S2 income limits listed on the chart above.