

# 2014 Program Highlights

#### **EPIC Program:**

- Members must be enrolled in a Medicare Part D drug plan to receive EPIC benefits.
- Provides secondary coverage for Medicare Part D and EPIC covered drugs purchased after the Part D deductible, if any, is met.
- Covers many Part D excluded drugs.
- EPIC co-payments continue to be \$3, \$7, \$15 or \$20 based on the cost of the drug.
- Provides Medicare Part D drug plan premium assistance for many members.

#### Fee Plan Members

- EPIC annual fees range from \$8 \$300 based on the previous year's income.
- EPIC pays the Part D monthly drug plan premiums up to the average cost of a basic Medicare drug plan, \$37.23 per month in 2014.
- Bills are mailed quarterly for EPIC fee plan members. Members with full Extra Help from Medicare will continue to have their EPIC fees waived.
- Members will pay EPIC co-payments for Part D and EPIC covered drugs after the Part D deductible, if any, is met. Members will pay EPIC co-payments for Part D excluded drugs.

#### Deductible Plan Members

- What's new: Effective April 1, 2014, eligibility income brackets for the deductible plan were expanded from \$35,000 to \$75,000 for singles and from \$50,000 to \$100,000 for married couples. The new income brackets were added to existing ones and current EPIC members were not impacted. All other program requirements remain the same.
- EPIC deductibles range from \$530 \$3,215 based on the previous year's income.
- EPIC pays the monthly Part D drug plan premiums up to the average cost of a basic Part D drug plan for members with income up to \$23,000 single and \$29,000 married.
- Members with higher incomes must pay their Medicare Part D premiums each month. Their EPIC deductible will be lowered by the annual cost of a basic Part D plan (approximately \$447) to help them pay.
- After a member meets their EPIC deductible, they will pay EPIC co-payments for covered drugs. Drug costs in the Part D deductible phase cannot be applied to the EPIC deductible.

#### Questions? Call the EPIC Helpline at: 1-800-332-3742 (TTY 1-800-290-9138) ¿Necesita Ayuda? Llame al 1-800-332-3742

### **FEE PLAN**

Single: Annual Income	Annual Fee		Married Joint: Annual Income	Annual Fee (Each Person)
Up to \$ 6,000	\$8	<b>EPIC pays Part D Premiu</b>		\$ 8
\$ 6,001 - \$ 7,000	16		\$6,001 - \$7,000	12
\$ 7,001 - \$ 8,000	22		\$ 7,001 - \$ 8,000	16
\$ 8,001 - \$ 9,000	28		\$ 8,001 - \$ 9,000	20
\$ 9,001 - \$10,000	36		\$ 9,001 - \$10,000	24
\$10,001 - \$11,000	40		\$10,001 - \$11,000	28
\$11,001 - \$12,000	46		\$11,001 - \$12,000	32
\$12,001 - \$13,000	54		\$12,001 - \$13,000	36
\$13,001 - \$14,000	60		\$13,001 - \$14,000	40
\$14,001 - \$15,000	80		\$14,001 - \$15,000	40
\$15,001 - \$16,000	110		\$15,001 - \$16,000	84
\$16,001 - \$17,000	140		\$16,001 - \$17,000	106
\$17,001 - \$18,000	170		\$17,001 - \$18,000	126
\$18,001 - \$19,000	200		\$18,001 - \$19,000	150
\$19,001 - \$20,000	230		\$19,001 - \$20,000	172
Over \$20,000	See Deductib	le Plan	\$20,001 - \$21,000	194
			\$21,001 - \$22,000	216
The sector late	(h. E. Dian in hard		\$22,001 - \$23,000	238

The cost to join the Fee Plan is based on your previous year's income. You can pay your Annual Fee in total or pay a bill every three months. EPIC fees are waived for those with full Extra Help from Medicare.

\$23,001 - \$24,000 260 \$24,001 - \$25,000 275 \$25,001 - \$26,000 300

Over \$26,000 See Deductible Plan

## **DEDUCTIBLE PLAN**

Single:			Married Joint: A	nnual Deductible
Annual Income	Annual De	ductible	Annual Income	(Each Person)
Under \$20,000	See Fee Plan		Under \$26,000	See Fee Plan
\$20,001 - \$21,000	\$ 530	EPIC pays Part D Premium	\$26,001 - \$27,000	\$ 650
\$21,001 - \$22,000	550		\$27,001 - \$28,000	675
\$22,001 - \$23,000	580		\$28,001 - \$29,000	700
\$23,001 - \$24,000	720	Member pays their Part D	\$29,001 - \$30,000	725
\$24,001 - \$25,000	750	premium (shaded incomes)	\$30,001 - \$31,000	900
\$25,001 - \$26,000	780	<b>EPIC Deductible lowered</b>	\$31,001 - \$32,000	930
\$26,001 - \$27,000	810	by approximately \$447	\$32,001 - \$33,000	960
\$27,001 - \$28,000	840	to help them pay	\$33,001 - \$34,000	990
\$28,001 - \$29,000	870		\$34,001 - \$35,000	1,020
\$29,001 - \$30,000	900		\$35,001 - \$36,000	1,050
\$30,001 - \$31,000	930		\$36,001 - \$37,000	1,080
\$31,001 - \$32,000	960		\$37,001 - \$38,000	1,110
\$32,001 - \$33,000	1,160		\$38,001 - \$39,000	1,140
\$33,001 - \$34,000	1,190		\$39,001 - \$40,000	1,170
\$34,001 - \$35,000	1,230		\$40,001 - \$41,000	1,200
\$35,001 ~ \$36,000	1,260		\$41,001 - \$42,000	1,230
\$36,001 ~ \$37,000	1,290		\$42,001 - \$43,000	1,260
\$37,001 ~ \$38,000	1,320		\$43,001 - \$44,000	1,290
\$38,001 ~ \$39,000	1,350		\$44,001 - \$45,000	1,320
\$39,001 ~ \$40,000	1.380		\$45,001 - \$46,000	1,575
\$40,001 ~ \$41,000	1.410		\$46,001 - \$47,000	1,610
\$41,001 ~ \$42,000	1,440		\$47,001 - \$48,000	1,645
\$42,001 ~ \$43,000	1,470		\$48,001 - \$49,000	1,680
\$43,001 ~ \$44,000	1,500		\$49,001 - \$50,000	1,715
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Single:	~ Continued ~	Married Joint: Ann	
Annual Income	Annual Deductible		Each Person)
\$44,001 ~ \$45,000	\$ 1,530	\$50,001 ~ \$51,000	\$ 1,745
\$45,001 - \$46,000	1,560 Member pays their Part D	\$51,001 - \$52,000	1,775
\$46,001 - \$47,000	1,590 premium (shaded incomes)	\$52,001 - \$53,000	1,805
\$47,001 - \$48,000	1,620 <b>EPIC Deductible lowered</b>	\$53,001 - \$54,000	1,835
\$48,001 - \$49,000	1,650 by approximately \$447	\$54,001 - \$55,000	1,865
\$49,001 - \$50,000	1,680 <b>to help them pay</b>	\$55,001 - \$56,000	1,895
\$50,001 ~ \$51,000	1,710	\$56,001 ~ \$57,000	1,925
\$51,001 ~ \$52,000	1,740	\$57,001 ~ \$58,000	1,955
\$52,001 ~ \$53,000	1,770	\$58,001 ~ \$59,000	1,985
\$53,001 ~ \$54,000	1,800	\$59,001 ~ \$60,000	2,015
\$54,001 ~ \$55,000	1,830	\$60,001 ~ \$61,000	2,045
\$55,001 ~ \$56,000	1,860	\$61,001 ~ \$62,000	2,075
\$56,001 ~ \$57,000	1,890	\$62,001 ~ \$63,000	2,105
\$57,001 ~ \$58,000	1,920	\$63,001 ~ \$64,000	2,135
\$58,001 ~ \$59,000	1,950	\$64,001 ~ \$65,000	2,165
\$59,001 ~ \$60,000	1,980	\$65,001 ~ \$66,000	2,195
\$60,001 ~ \$61,000	2,010	\$66,001 ~ \$67,000	2,225
\$61,001 ~ \$62,000	2,040	\$67,001 ~ \$68,000	2,255
\$62,001 ~ \$63,000	2,070	\$68,001 ~ \$69,000	2,285
\$63,001 ~ \$64,000	2,100	\$69,001 ~ \$70,000	2,315
\$64,001 ~ \$65,000	2,130	\$70,001 ~ \$71,000	2,345
\$65,001 ~ \$66,000	2,160	\$71,001 ~ \$72,000	2,375
\$66,001 ~ \$67,000	2,190	\$72,001 ~ \$73,000	2,405
\$67,001 ~ \$68,000	2,220	\$73,001 ~ \$74,000	2,435
\$68,001 ~ \$69,000	2,250	\$74,001 ~ \$75,000	2,465
\$69,001 ~ \$70,000	2,280	\$75,001 ~ \$76,000	2,495
\$70,001 ~ \$71,000	2,310	\$76,001 ~ \$77,000	2,525
\$71,001 ~ \$72,000	2,340	\$77,001 ~ \$78,000	2,555
\$72,001 ~ \$73,000	2,370	\$78,001 ~ \$79,000	2,585
\$73,001 ~ \$74,000	2,400	\$79,001 ~ \$80,000	2,615
\$74,001 ~ \$75,000	2,430	\$80,001 ~ \$81,000	2,645
Over \$75,000	not eligible	\$81,001 ~ \$82,000	2,675
		\$82,001 ~ \$83,000	2,705
There is no fee to	o join the Deductible Plan. You pay	\$83,001 ~ \$84,000	2,735
full price (Part D	amount charged) for your drugs	\$84,001 ~ \$85,000	2,765
until you meet yo	our Annual Deductible which is	\$85,001 ~ \$86,000	2,795
based on your pr	evious year's income. EPIC tracks	\$86,001 ~ \$87,000	2,825
how much you s	pend. Drug costs in the Medicare	\$87,001 ~ \$88,000	2,855
Part D deductible	e phase cannot be applied to the	\$88,001 ~ \$89,000	2,885
EPIC deductible.		\$89,001 ~ \$90,000	2,915
		\$90,001 ~ \$91,000	2,945
		\$91,001 ~ \$92,000	2,975
		\$92,001 ~ \$93,000	3,005
New York S	tate and	\$93,001 ~ \$94,000	3,035
		\$94,001 ~ \$95,000 \$05,001 \$06,000	3,065
	- working	\$95,001 ~ \$96,000	3,095
	Together	\$96,001 ~ \$97,000 \$07,001 \$08,000	3,125
	Tuguni	\$97,001 ~ \$98,000	3,155
		\$98,001 ~ \$99,000	3,185
		\$99,001 ~\$100,000	3,215

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Over \$100,000

not eligible