

Whether this is your first time enrolling in a Part D Prescription Drug Plan (PDP) or you are re-enrolling during the Annual Election Period (AEP) we want to provide you with the tools you need when it comes to evaluating which drug plan is right for you.

We have developed this website, Medicare Insurance Direct, with that purpose in mind. What I'd like to do is walk you through the site and show you how it works.

Here's what the homepage looks like.



Start by selecting the “**Login**” dropdown arrow. Fill-in all of the fields and then click “**Create account**”

The screenshot shows the 'Create account' form in the Agent Transitions application. The form is titled 'Create account' and has a close button (X) in the top right corner. It contains several input fields with asterisks indicating they are required:

- \* First name:** Harry
- \* Last name:** Potter
- \* ZIP code:** 30107
- County:** Cherokee, GA [Edit](#)
- \* Email address:** mschar@transitionsrbg.com
- \* Username:** ParryHotter  
Must be between 6 and 50 characters.
- \* Create a password:** .....  
Include at least 1 capital letter, 8 characters and 1 number
- \* Confirm password:** .....

At the bottom of the form, there is a yellow 'Create account' button and a link that says 'Or [login](#) to your account'.

The screenshot shows the 'Login' form in the Agent Transitions application. The form is titled 'Login' and has a close button (X) in the top right corner. It contains two input fields with asterisks indicating they are required:

- \* Username:** ParryHotter
- \* Password:** .....

Below the input fields is a yellow 'Login' button. Underneath the button are two links: [Forgot password?](#) and [Forgot username?](#). At the bottom of the form, there is a message: 'No account? Create your own in a matter of minutes' and a grey 'Create account' button.

Once you have created a log in if you come back to the page it will look like this.

## Get covered

Finding a Medicare plan that is right for you is easy

\*ZIP code

30107

View plans

County  
Cherokee, GA [Edit](#)

After you are logged in you can start by entering your zip code, and then click **“View plans”**.

This takes you directly to all the plans available in your area.

To find the strongest plan for you, scroll down, click **“Add preferences”** located on the left-hand side, and enter your prescription drugs.

# 18 plans available in [30107](#)

for Cherokee county, GA

Prescription Drug  
Plans  
18 plans

Stand-alone Prescription Drug Plans cover prescription needs, but offer no medical coverage.


Sort:


Total Annual Estimated Cost 


Effective [February 2024](#) 


## Preferences


Enter preferences to estimate your annual cost.

 Get Started

 Health

 Providers

 **Prescriptions**

 Pharmacy

Add preferences

## Filters

[Clear all](#)



### Wellcare Value Script (PDP)

Plan ID: S4802-145-000

★★★★☆ [Medicare Star Rating](#)

Add to compare

Prescription Deductible  
**\$545**

Initial Coverage Limit  
**\$5,030**

Monthly plan premium  
**\$0.50**

Plan details

Add to cart



### Cigna Saver Rx (PDP)

Plan ID: S5617-360-000

★★★★☆ [Medicare Star Rating](#)

Add to compare

Prescription Deductible  
**\$545**

Initial Coverage Limit  
**\$5,030**

Monthly plan premium  
**\$20.30**

Plan details

Add to cart

Next click **“Prescription drug”**.



# Get Started

● **Get Started**

- Health
- Providers
- Prescriptions
- Pharmacy

[Go to plans >](#)

**\*ZIP code**

30107

County  
Cherokee, GA [Edit](#)

These optional questions help us estimate your potential costs.

**What coverage type are you interested in?** (Optional)

<input type="radio"/> + Medical only	<input checked="" type="radio"/> Prescription drug	<input type="radio"/> + Medical and prescription drug	<input type="radio"/> ? I don't know
--------------------------------------	--	---	--------------------------------------

**Do you receive extra help paying for prescription drugs?**(Optional)

<input type="checkbox"/> I receive help from Medicaid
<input type="checkbox"/> I get supplemental security income
<input type="checkbox"/> I belong to a Medicare Savings Program (MSP)
<input type="checkbox"/> I applied and got full help through social security
<input type="checkbox"/> I applied for and got partial help through social security
<input checked="" type="checkbox"/> <b>No, I am not eligible for special assistance</b>
<input type="checkbox"/> I don't know

[< Previous](#)

[Skip >](#)

[Continue](#)

Now unless you are eligible for low-income subsidy, or you are on Medicaid you'll want to select **"No. I am not eligible for special assistance"**. Then click **"Continue"**.

Now you can enter your drugs.

Prescriptions

Add your prescriptions to see how each plan provides coverage.

Search prescriptions

Start adding drugs

OR

**Connect to MyMedicare.gov**  
The easy and secure way to download all current prescriptions.

MyMedicare.gov

< Previous Skip > Continue

We have some tips that will help you as you are entering your drugs. One of the first is brand versus generic. Start by typing in the first several letters of your medication. We'll use Synthroid, in our example. Most people aren't taking the brand, they're taking the generic. Note, at the bottom of the list there is the question: **"Would you like to use a Generic (levothyroxine sodium (tablets) for Synthroid"** If you're taking levothyroxine, then click **"Yes"**.

Be sure to indicate both your dosage and frequency. Frequency is not how often you **fill** the drug but rather how frequently you take the drug (1x/day, 2x/day, etc.).



# Prescriptions

Add your prescriptions to see how each plan provides coverage.

Search prescriptions

Get Started

Health

Providers

Prescriptions

Pharmacy

[Go to plans >](#)

## Synthroid

Select your dosage and enter the amount you use below. The most common dosage and quantity is prefilled.

### Select dose and form

- Synthroid TAB 25MCG
- Synthroid TAB 50MCG
- Synthroid TAB 75MCG**
- Synthroid TAB 88MCG
- Synthroid TAB 100MCG
- Synthroid TAB 112MCG
- Synthroid TAB 125MCG
- Synthroid TAB 137MCG
- Synthroid TAB 150MCG
- Synthroid TAB 175MCG
- Synthroid TAB 200MCG
- Synthroid TAB 300MCG

### Enter quantity and frequency

Would you like to use a Generic (levothyroxine sodium (tablets)) for Synthroid

According to the FDA, this generic drug has the same quality, strength, safety and active ingredient as the brand name drug.

Another area that causes problems is when there are multiple variations in this case, we will use Diltiazem.



## Prescriptions

Add your prescriptions to see how each plan provides coverage.

- diltiazem hcl
- Diltiazem HCL CD
- diltiazem hcl er (coated beads)
- diltiazem hydrochloride er (extended release beads)
- diltiazem hydrochloride er 24HR

For this medication there are five variations. We recommend when you enter these drugs yourself, don't use the list from your doctor's office.

Instead grab your bottles. Look at the terms used on the bottle and that will help you find the actual formulation you are taking.

Something else you need to pay attention to is, whether you are taking a capsule or a tablet? A lot of these drugs come in both forms, and if you choose the wrong one, you may be shocked at the cost. If the price seems extraordinarily high, verify that you select the correct medication type.

It is also helpful to know that there are some drugs that are a lot more expensive on Medicare than if you pay cash at the pharmacy. Things like dermatological creams for rosacea, skin cancer, estrogen creams, and tablets, even things like the generic of Cialis and Viagra (tadalafil).

One recommendation in this case is if you are entering a drug and it seems ridiculously expensive, you might want to check on either [Goodrx.com](https://www.goodrx.com), or Mark Cuban program called [CostPlusDrugs.com](https://www.costplusdrugs.com) and see what those drugs would cost if you pay cash for them.



# Transparent Pricing



We think you should know how much your medications cost and why.  
A 30 count supply of 5mg Tadalafil will cost:

Your drug cost with us	\$6.80
+ + You save \$300.10 on your medication	
Retail price at other pharmacies	\$306.90

Your final cost will include shipping and taxes, which vary by location.



Manufacturing  
\$1.50



15% Markup  
\$0.30



Pharmacy Labor  
\$5.00



\*Additional cost at checkout  
Standard Shipping  
\$5.00

Screen capture on tadalafil 5mg 30count on costplusdrugs.com

If they are less expensive you might consider paying cash, rather than running it through your Medicare drug plan. You are not obligated to fill every drug through Medicare. Consider removing those drugs.



# Prescriptions

Add your prescriptions to see how each plan provides coverage.



## Your prescriptions

diltiazem hcl CAP 120MG/12

60 capsules per month

[Edit](#)



Generic

levothyroxine sodium (tablets)  
TAB 75MCG

30 tablets per month

[Edit](#)



Generic

tadalafil TAB 5MG

6 tablets per month

[Edit](#)



Generic

### Connect to MyMedicare.gov

The easy and secure way to download all current prescriptions.

[MyMedicare.gov](#)

Once you have entered your drugs click “**Continue**” and add your pharmacy. You can add up to three pharmacies. Make the pharmacy you are currently using, your preferred pharmacy. Simply click “**Set as a primary pharmacy**” to make it your preferred pharmacy.

\*ZIP code

Pharmacy name

30107

Pharmacy name

Search

Retail pharmacy

Digital pharmacy

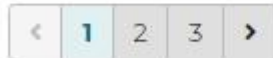
Add pharmacy

- 3 Bell's Family Pharmacy**  
4875-a Hwy 53 East  
Tate, GA 30177

Add pharmacy
- 4 Mountainside Compounding**  
4875 Hwy 53 E  
Tate, GA 30177

Add pharmacy
- 5 Pinnacle Orthopaedics & Sports Medicine**

Viewing 1 - 10 of 25



### Your pharmacies

<b>Kroger Drugstore #408</b>	8020 Cumming Hwy Canton, GA 30115	<a href="#">Set as primary pharmacy</a>	×
<b>Publix Pharmacy #0042</b>	12424 Cumming Highway Canton, GA 30115	★ Primary pharmacy	×

Click “**Continue**” to view the drug plans available through Medicare ranked from the lowest to highest out-of-pocket cost. If you want to dig into the plan’s details, click on “**Plan details**”.

## Humana Walmart Value Rx Plan (PDP)

Plan details | Prescriptions | Total estimated costs

---

Costs	
Plan Premium	<b>\$50.60 monthly</b>
Est. drug cost Based on 3 drugs <a href="#">Add/edit</a>	<b>\$854 annually</b>
Total est. annual cost Based on plan premium and drug costs.	<b>\$1,461 annually</b>

Benefits	
<b>Pharmacy Coverage</b> ⓘ	
Prescription Deductible	<b>\$545.00</b>

**Humana Walmart Value Rx Plan (PDP)**

★★★★☆  
[Medicare Star Rating](#)

Monthly plan premium  
**\$50.60**

[Add to cart](#)

Estimated costs are based on

- Kroger Drugstore #408 (Standard In-network)
- Publix Pharmacy #0042 (Preferred In-network)**
- Mail order

[Add/edit pharmacy](#)

Here you can see the plan premium, the total cost of drugs within the plan and the estimated out-of-pocket (premium, deductible, and cost of drugs) over the course of the year.

You can see the cost benefit of using preferred pharmacy vs. a standard pharmacy, and that benefit is going to be across the board for all medications tiers. You can see the status of the pharmacies that you've entered.

Publix Pharmacy #0042 is a preferred pharmacy		
Preferred Generic	\$0.00	Preferred
Generic	\$1.00	
Preferred Brand	16%	
Non-Preferred Brand	46%	
Specialty Tier	25%	
One Month Supply (Retail) Standard Pharmacy		
Preferred Generic	\$10.00	Standard
Generic	\$20.00	
Preferred Brand	20%	
Non-Preferred Brand	46%	
Specialty Tier	25%	

The second tab shows the tier that each of your medications fall under in the plan. In this plan the covered drugs are tier 1 (generic) and 2 (preferred generic).

# Humana Walmart Value Rx Plan (PDP)

Plan details

Prescriptions

Total estimated costs

[Add/edit prescription list](#)

## ✓ Covered prescriptions

### Preferred Generic

<b>levothyroxine sodium (tablets) TAB 75MCG <sup>7</sup></b>				
30 tablets per month <span style="float: right;">Generic</span>				
Retail cost	Retail Cost <sup>?</sup> <b>\$3.80</b>	Before Gap <sup>?</sup> <b>\$0.00</b>	During Gap <sup>?</sup> <b>\$0.00</b>	After Gap <sup>?</sup> <b>\$0.00</b>
Restrictions	<b>PA</b> No	<b>QL</b> No	<b>ST</b> No	

### Generic

<b>diltiazem hcl CAP 120MG/12 <sup>7</sup></b>				
60 capsules per month <span style="float: right;">Generic</span>				
Retail cost	Retail Cost <sup>?</sup> <b>\$194.30</b>	Before Gap <sup>?</sup> <b>\$1.00</b>	During Gap <sup>?</sup> <b>\$1.00</b>	After Gap <sup>?</sup> <b>\$0.00</b>
Restrictions	<b>PA</b> No	<b>QL</b> 90 / 30 days	<b>ST</b> No	

### Preferred Brand

None of your prescriptions are in this tier.

### Non-Preferred Brand

None of your prescriptions are in this tier.

### Specialty Tier

None of your prescriptions are in this tier.

## ✗ Non-covered prescriptions

<b>tadalafil TAB 5MG <sup>4</sup></b>				
6 tablets per month <span style="float: right;">Generic</span>				
	<a href="#">View possible alternatives</a>			
Retail cost	Retail Cost <sup>?</sup> <b>\$70.18</b>	Before Gap <sup>?</sup> <b>\$70.18</b>	During Gap <sup>?</sup> <b>\$70.18</b>	After Gap <sup>?</sup> <b>\$70.18</b>
Restrictions	<b>PA</b> No	<b>QL</b> No	<b>ST</b> No	

### Humana Walmart Value Rx Plan (PDP)



[Medicare Star Rating](#)

Monthly plan premium

**\$50.60**

[Add to cart](#)

Estimated costs are based on

Kroger Drugstore #408  
(Standard In-network)

**Publix Pharmacy #0042**  
(Preferred In-network)

Mail order

[Add/edit pharmacy](#)

**Footnotes:** The footnote for each drug will appear after the drug name

<sup>4</sup> This type of drug is excluded from coverage under the Medicare program. This plan does not offer a supplemental benefit for this type of drug. Any amount that you spend for this type of drug is not counted toward any deductibles, initial coverage or out of pocket limits. The drug cost displayed is only an estimate and actual cost may vary.

<sup>7</sup> The price displayed for this drug may be lower than what you would typically pay during this period because of additional gap coverage offered by this plan.

In this scenario there aren't any tier 3, 4, or 5. However, notice that the tadalafil is listed as "**Not covered**". Consider using GoodRx or CostPlusDrugs to fill this prescription.

And the last tab shows the actual cost of the medications at your pharmacy. You can also change the pharmacies here.

# Humana Walmart Value Rx Plan (PDP)

- Plan details
- Prescriptions
- Total estimated costs

Based on information you've provided, these are the estimated monthly costs.

**Total estimated annual cost \$1,461**

[Add/edit prescription list](#)

• Effective date

January 2024 ▼

**January \$121.78** ^

Plan Premium **\$50.60** + Drug cost **\$71.18** = Monthly est. cost **\$121.78**

Drug	Phase	Drug cost
levothyroxine sodium (tablets) TAB 75MCG <sup>7</sup>	Deductible exempt	\$0.00
tadalafil TAB 5MG <sup>4</sup>	Deductible	\$70.18
diltiazem hcl CAP 120MG/12 <sup>7</sup>	Deductible exempt	\$1.00

**February \$121.78** ▼

**March \$121.78** ▼

**April \$121.78** ▼

**May \$121.78** ▼

**June \$121.78** ▼

**July \$121.78** ▼

**August \$121.78** ▼

**September \$121.78** ▼

**October \$121.78** ▼

**November \$121.78** ▼

**December \$121.78** ▼

## Humana Walmart Value Rx Plan (PDP)



[Medicare Star Rating](#)

Monthly plan premium **\$50.60**

**Add to cart**

Estimated costs are based on

- Kroger Drugstore #408 (Standard In-network)
- Publix Pharmacy #0042 (Preferred In-network)**
- Mail order

[Add/edit pharmacy](#)



Once you have decided on a plan, click “**Add to cart**”, and then “**Continue to apply**”. This takes you directly to the carrier's website where you will fill in your personal information and submit your application.

If you have any questions, feel free to give us a call, but hopefully this tool will allow us to help you feel confident in determining which Part D prescription drug plan is best for you. Thank you very much.