

Prescription Drug Plans 2026

Company	Plan Name	LIS	Monthly Premium	Annual Deductible	30-day copays					30-day copays					90-day copays				
					Preferred pharmacies					Standard pharmacies					Preferred Mail Order (90 days)				
					Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Aetna Medicare	SilverScript Choice	x	\$22.70	\$615	n/a	n/a	n/a	n/a	n/a	\$2	\$10	19%	35%	25%	\$6	\$35	19%	35%	n/a
Cigna	Healthspring Assurance Rx		\$74.00	\$615	\$0	\$4	45%	50%	33%	\$5	\$10	47%	50%	33%	\$0	\$0	\$125	50%	n/a
Cigna	HealthSpring Extra Rx	x	\$62.60	\$615	\$0	\$5	17%	31%	25%	\$6	\$11	20%	32%	25%	\$0	\$3	17%	31%	n/a
Highmark Blue Shield	Blue Rx PDP Complete		\$164.80	\$200	\$0	\$5	25%	25%	25%	\$4	\$10	25%	25%	25%	\$0	\$12.50	25%	25%	n/a
Highmark Blue Shield	Blue Rx PDP Plus		\$193.20	\$615	n/a	n/a	n/a	n/a	n/a	25%	25%	n/a	n/a	n/a	25%	25%	n/a	n/a	n/a
Humana Ins. Co.	Humana Basic Rx Plan	x	\$6.60	\$615	n/a	n/a	n/a	n/a	n/a	\$0	\$1	25%	33%	25%	\$0	\$0	20%	n/a	n/a
Humana Ins. Co.	Humana Premier Rx Plan		\$123.60	\$0	\$0	\$4	\$45	50%	33%	\$5	\$10	\$47	50%	33%	\$0	\$0	\$125	50%	n/a
Humana Ins. Co.	Humana Value Rx Plan		\$19.40	\$601	\$0	\$0	20%	33%	26%	\$1	\$3	20%	33%	26%	\$0	\$0	15%	n/a	n/a
UnitedHealthcare	AARP Medicare Rx Preferred from UHC		\$121.30	\$130	\$5	\$10	16%	33%	31%	\$13	\$18	16%	38%	31%	\$0	\$0	16%	n/a	n/a
UnitedHealthcare	AARP Medicare Rx Saver from UHC		\$43.50	\$615	\$2	\$7	16%	41%	25%	\$8	\$9	16%	44%	25%	\$6	\$21	16%	n/a	n/a
WellCare	Wellcare Classic	x	\$14.70	\$615	\$0	\$10	25%	28%	25%	\$10	\$20	25%	29%	25%	\$0	\$30	25%	28%	n/a
WellCare	Wellcare Value Script		\$8.20	\$615	\$0	\$3	25%	40%	25%	\$15	\$20	25%	50%	25%	\$0	\$9	25%	40%	n/a

Annual prescription drug cap for 2026: \$2,100

LIS = No monthly premium will be charged for persons eligible for the "Extra Help" Low Income Subsidy.

Some plans allow 90-day supplies at a retail pharmacy. To get a year's worth of 90 day supplies, ask your doctor to write 90 day prescriptions refillable three times

Silverscript does not offer preferred pharmacies or preferred mail order

Humana Basic Rx Plan does not have preferred pharmacies

Changes:

- Cigna has renamed its plans to Healthspring
- Cigna dropped its Saver Rx plan
- Wellcare dropped its Medicare Rx Value Plus

