

Medicare.

What it is. What it covers. How it works.



What you'll learn in this brochure.

If you are enrolled in Medicare (or are about to be), you probably have 2 things in common with the almost 60 million others who are on it:

- ▶ **You're 65 or older**
- ▶ **You have a number of questions about how Medicare works**

This brochure will help give you a better understanding of Medicare, including:

- ▶ **The different parts of Medicare**
- ▶ **What each part of Medicare covers**
- ▶ **An in-depth look at Medicare Part D—the part that provides your prescription medicine coverage**
- ▶ **Some programs that may help you pay for your prescriptions**

Need help?

Call our Insurance Specialists at **1.800.274.6867**.
Or visit www.medicare.gov/what-medicare-covers



Understanding the basics of Medicare.

First, let's define what Medicare is.

Medicare is a federal health insurance program.
It provides health benefits for:

- ▶ **People 65 and older**
- ▶ **Younger people with disabilities, in certain cases**

Here's what Medicare covers.

Medicare provides insurance coverage for many
health-related services and products, such as:

- ✓ **Hospitalization**
- ✓ **Medical services (such as doctor visits,
lab tests, X-rays, etc.)**
- ✓ **Prescription medicine**



Getting familiar

with the different parts of Medicare.

Medicare's coverage for hospitalization, medical services, and prescription medicine is provided by several different Medicare parts, also known as insurance plans.

	Part A	Part B	Part C	Part D
Type of insurance	Hospitalization	Medical Services	Medicare Advantage Plan (provided by private health insurance companies)	Prescription Drug Plan
This is what it covers	<ul style="list-style-type: none"> Hospitalization Skilled nursing facility Home health Hospice care 	<ul style="list-style-type: none"> Doctors' services Medical equipment Hospital outpatient services Lab tests X-rays Mental health care Home health services Some preventative care 	<ul style="list-style-type: none"> Hospitalization and medical services Most Medicare Part C plans cover prescription medicines May also cover: <ul style="list-style-type: none"> Vision Hearing Dental Health and wellness programs 	Prescription medicines
Does it cover prescriptions?	No	No, but medicines administered in a doctor's office may be covered.	Sometimes	Yes
Enrollment	Usually automatic if you receive Social Security benefits	Typically, you must enroll.	Optional	You must enroll.



Covering your prescriptions using Medicare.

Prescription medicine coverage is available to everyone on Medicare by enrolling in either:

Part C A Medicare Advantage Plan that includes prescription coverage

OR

Part D A stand-alone insurance plan that adds coverage for your prescriptions

It's important to note that there are limits on the coverage of prescription medicines, including:

► **What medicines are covered**

Each plan has a list of the specific medicines they will cover. This list is called the plan's formulary.

► **How much you pay for a medicine that is covered**

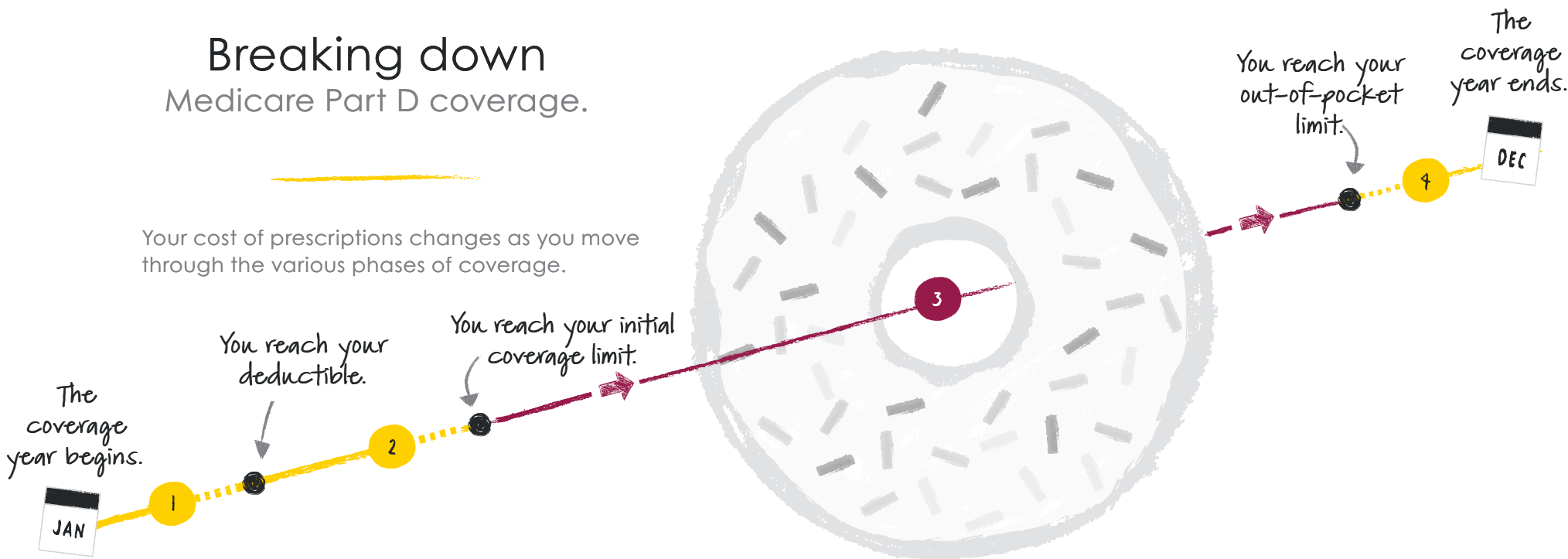
Many plans classify the medicines they cover by levels of cost, called tiers. The tier your medicine is in will determine your cost.

Questions?

Our Insurance Specialists are here to help.
Call **1.800.274.6867**.

Breaking down Medicare Part D coverage.

Your cost of prescriptions changes as you move through the various phases of coverage.



1 You pay until your deductible cost is met.

Deductible

This is how much you are expected to pay per year for medical services your plan covers.

My yearly deductible is:

\$

2 You pay a co-pay amount and your plan pays the rest.

Your Initial Coverage

After you reach your deductible, your plan will help pay for covered prescriptions. You will pay a co-pay or co-insurance up to a certain amount. Then, you enter a coverage cap.

My initial coverage limit is:

\$

3 You pay most of your prescription costs until you reach your out-of-pocket drug expense limit.

The Coverage Gap or **"Donut Hole"**

After you reach your out-of-pocket limit, you enter a coverage gap. **You are responsible for a lot more of the cost of your prescriptions.** However, the manufacturer may cover some of the cost.

My cost during the coverage gap is:

\$

4 Your co-pay is reduced.

Catastrophic Coverage

This is the coverage that begins after you reach your out-of-pocket limit. For the rest of the year, Part D pays 95% of your prescription costs and you pay 5%.

My catastrophic coverage is:

\$

Choosing a Part D plan that's right for you.

There are hundreds of plans to choose from. Deciding on the right one depends on your individual needs.

Some things you'll want to compare are:

- Monthly Premium
- Annual Drug Deductible
- Coverage Gap
- Catastrophic Coverage
- Out-of-pocket Limit

You can view the Part D plans available to you by visiting:
www.medicare.gov/find-a-plan/

Once you're there, you can:

- See the plans available where you live
- Select the prescriptions you need covered
- Pick a pharmacy to fill your prescriptions
- Compare different Part D plans

Need help comparing plans?

Call our Insurance Specialists at 1.800.274.6867.



Enrolling in Medicare Part D.

Once you decide on a plan that works best for you, you can enroll by any of the following:

- ▶ Visit [medicare.gov/find-a-plan/questions/home.aspx](https://www.medicare.gov/find-a-plan/questions/home.aspx) or enroll on the plan's website
- ▶ Complete a paper enrollment form
- ▶ Call the plan provider
- ▶ Call Medicare at 1.800.MEDICARE (1.800.633.4227)



Get your Medicare card out.

When you join a Medicare Part D plan, you'll have to provide the plan with the following information:

- Your Medicare number
- The dates that your Part A and/or Part B coverage started

Changing your coverage.

You have a chance to review and update your plan each year during the annual Medicare Open Enrollment period (Oct 15 to Dec 7).

Lowering your cost with Extra Help.

What is Extra Help?

Extra Help is a government program that helps pay the cost of your prescriptions beyond what your plan already covers. Eligibility is determined by your income and resources.

What are the benefits of Extra Help?

- Pay no more than \$8.50 per prescription in your formulary
- Has no "donut hole" in their Part D coverage
- May provide full or partial subsidies*

Are you eligible for Extra Help?

About 1 in 3 people on Medicare currently receives Extra Help—which means you may qualify.

There are 3 ways to apply:



Online at
www.socialsecurity.gov/extrahelp



Call Social Security at
1.800.772.1213 (TTY 1.800.325.0778)



At your local
Social Security office

*For definitions, go to [SSA.gov](https://www.ssa.gov)

Other programs

that may help reduce your prescription costs.



State Pharmaceutical Assistance Programs (SPAPs)

Over 20 states offer state pharmaceutical assistance programs to help their residents pay for prescription drugs. These states coordinate their programs with Medicare's Part D drug benefit, but each state works differently. Check with your state's local program to learn how it works, and if you are eligible.



myAbbVie Assist

If you are having difficulty paying for your medicine, AbbVie may be able to help.

Visit [AbbVie.com/myAbbVieAssist](https://www.abbvie.com/myAbbVieAssist) to learn more.



The Resources of RINVOQ Complete

Call **1.800.2RINVOQ** to speak with an Insurance Specialist who can help you identify available resources to save on your prescription. Your Ambassador* can also help you understand your options.

*Ambassadors do not give medical advice and will direct you to your health care professional for any treatment-related questions, including further referrals.

RINVOQ™ COMPLETE



Please see Important Safety Information on pages 22-26.

Please see full Prescribing Information, including Medication Guide, at www.rxabbvie.com/pdf/rinvoq_pi.pdf and discuss with your doctor.

 **RINVOQ™**
upadacitinib 15mg tablets

INTRODUCTION TO MEDICARE

THE PARTS OF MEDICARE

[illegible][illegible]

MEDICARE PART D

ENROLLING AND FINANCIAL HELP

MEDICARE TERMS

IMPORTANT SAFETY INFORMATION



Common Medicare terms.

Catastrophic Coverage:

The stage of Medicare Part D coverage that begins after you reach your out-of-pocket limit. For the rest of the year, Part D pays almost all of your drug costs.

Drug Coverage Tier:

A way prescription drug plans categorize different medicines according to the cost the patient will be expected to pay.

Formulary:

List of medicines that your health insurance plan will cover or pay for.

Hospitalization:

Care in a hospital that requires admission as an inpatient and usually requires an overnight stay.

Low Income Subsidy (LIS or Extra Help):

A government program that helps pay for Medicare Part D prescription drug costs.

Medicare:

A federal government insurance plan that provides health care coverage options and drug benefits for people over 65 and younger people with disabilities.

Medicare Advantage Plan:

A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Also known as Medicare Part C.

RINVOQ™ COMPLETE

Medicare Part A:

The part of Medicare that covers hospitalization, including most medically necessary hospital, skilled nursing facility, home health, and hospice care.

Medicare Part B:

The part of Medicare that covers medical services, including most medically necessary doctors' services, preventive care, durable medical equipment, hospital outpatient services, laboratory tests, X-rays, and mental health care.

Medicare Part C:

Not a separate benefit. It is the part of Medicare policy that allows private health insurance companies to provide Medicare benefits. Also known as a Medicare Advantage Plan.

Medicare Part D:

The part of Medicare that adds prescription drug coverage to your Part A and Part B benefits.

Medicare Supplemental Insurance (Medigap):

An insurance policy, sold by private companies, that can help pay some of the health care costs that Medicare Part A and Part B do not cover.

Please see Important Safety Information on pages 22-26.

Please see full Prescribing Information, including Medication Guide, at www.rxabbvie.com/pdf/rinvoq_pi.pdf and discuss with your doctor.



Common Medicare terms.

Out-of-pocket (OOP) Costs:

The share of Medicare prescription drug costs that you are responsible to pay.

- **Co-insurance**

The percentage of cost you will have to pay for a medical service or prescription. For example, you may pay 25% and the insurance pays 75%

- **Co-pay**

Your share of the cost for a medical service or prescription that is a fixed amount. For example, you may pay \$25

- **Coverage Gap (“Donut Hole”)**

The Medicare Part D stage that begins once your total drug costs reach your initial coverage limit. From then on, you pay a higher percentage of drug costs until you reach the plan’s catastrophic coverage phase

- **Initial Coverage Limit**

The amount you and your plan have spent before you reach the Coverage Gap (“Donut Hole”)

- **Initial Coverage Phase**

The Medicare Part D coverage stage that begins after you’ve reached the deductible, where you will only pay the plan’s co-pay for covered medicines

Premium:

The amount you pay for your health insurance every month.

State Pharmaceutical Assistance Programs (SPAPs):

State programs that coordinate with Medicare’s Part D drug benefit to help their residents pay for prescription drugs.

RINVOQ™ COMPLETE

Use and Important Safety Information About RINVOQ™ (upadacitinib)¹

RINVOQ Use¹

RINVOQ is a prescription medicine used to treat adults with moderate to severe rheumatoid arthritis in whom methotrexate did not work well or could not be tolerated. It is not known if RINVOQ is safe and effective in children under 18 years of age.

Important Safety Information about RINVOQ¹

What is the most important information I should know about RINVOQ?

RINVOQ is a medicine that can lower the ability of your immune system to fight infections. You should not start taking RINVOQ if you have any kind of infection unless your healthcare provider (HCP) tells you it is okay.

- **Serious infections have happened in some people taking RINVOQ, including tuberculosis (TB) and infections caused by bacteria, fungi, or viruses that can spread throughout the body. Some people have died from these infections.** Your HCP should test you for TB before starting RINVOQ and check you closely for signs and symptoms of TB during treatment with RINVOQ. You may be at higher risk of developing shingles (herpes zoster).
- **Lymphoma and other cancers, including skin cancers, can happen in people taking RINVOQ.**

(Continued on next page)

Please see full Prescribing Information, including Medication Guide, at www.rxabbvie.com/pdf/rinvoq_pi.pdf and discuss with your doctor.



Important Safety Information

About RINVOQ™ (upadacitinib)¹ (continued)

- **Blood clots in the veins of the legs or lungs and arteries are possible in some people taking RINVOQ. This may be life-threatening and cause death.**
- Tears in the stomach or intestines and changes in certain laboratory tests can happen. Your HCP should do blood tests before you start taking RINVOQ and while you take it. Your HCP may stop your RINVOQ treatment for a period of time if needed because of changes in these blood test results.

What should I tell my HCP BEFORE starting RINVOQ?

Tell your HCP if you:

- Are being treated for an infection, have an infection that won't go away or keeps coming back, or have symptoms of an infection such as:
 - Fever, sweating, or chills
 - Shortness of breath
 - Warm, red, or painful skin or sores on your body
 - Muscle aches
 - Feeling tired
 - Blood in phlegm
 - Diarrhea or stomach pain
 - Cough
 - Weight loss
 - Burning when urinating or urinating more often than normal

- Have TB or have been in close contact with someone with TB.
- Have had any type of cancer, hepatitis B or C, shingles (herpes zoster), or blood clots in the veins of your legs or lungs, diverticulitis (inflammation in parts of the large intestine), or ulcers in your stomach or intestines.
- Have other medical conditions including liver problems, low blood cell counts, diabetes, chronic lung disease, HIV, or a weak immune system.
- Live, have lived, or have traveled to parts of the country that increase your risk of getting certain kinds of fungal infections, such as the Ohio and Mississippi River valleys and the Southwest. If you are unsure if you've been to these areas, ask your HCP.
- Have recently received or are scheduled to receive a vaccine. People who take RINVOQ should not receive live vaccines.
- Are pregnant or plan to become pregnant. Based on animal studies, RINVOQ may harm your unborn baby. Your HCP will check whether or not you are pregnant before you start RINVOQ. You should use effective birth control (contraception) to avoid becoming pregnant while taking RINVOQ and for at least 4 weeks after your last dose.
- Are breastfeeding or plan to breastfeed. RINVOQ may pass into your breast milk. You should not breastfeed while taking RINVOQ and for at least 6 days after your last dose.

(Continued on next page)

Please see full Prescribing Information, including Medication Guide, at www.rxabbvie.com/pdf/rinvoq_pi.pdf and discuss with your doctor.



Important Safety Information

About RINVOQ™ (upadacitinib)¹ (continued)

Tell your HCP about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements. RINVOQ and other medicines may affect each other, causing side effects.

Especially tell your HCP if you take:

- Medicines for fungal or bacterial infections
- Rifampicin or phenytoin
- Medicines that affect your immune system

Ask your HCP or pharmacist if you are not sure if you are taking any of these medicines.

What should I tell my HCP AFTER starting RINVOQ?

Tell your HCP right away if you:

- Have any symptoms of an infection. RINVOQ can make you more likely to get infections or make any infections you have worse.
- Have any signs or symptoms of blood clots during treatment with RINVOQ, including:
 - Swelling
 - Pain or tenderness in the leg
 - Sudden unexplained chest pain
 - Shortness of breath
- Have a fever or stomach-area pain that does not go away, and a change in your bowel habits.

What are the common side effects of RINVOQ?

These include: upper respiratory tract infections (common cold, sinus infections), nausea, cough, and fever. These are not all the possible side effects of RINVOQ.

RINVOQ is taken once a day with or without food. Do not split, break, crush, or chew the tablet. Take RINVOQ exactly as your HCP tells you to use it.

This is the most important information to know about RINVOQ.
For more information, talk to your HCP.

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit www.fda.gov/medwatch or call 1-800-FDA-1088.

If you are having difficulty paying for your medicine, AbbVie may be able to help. Visit AbbVie.com/myAbbVieAssist to learn more.

Reference: 1. RINVOQ [package insert]. North Chicago, IL: AbbVie Inc.