

A photograph of a middle-aged couple looking out a window. The woman is in the foreground, smiling and looking towards the right. The man is behind her, also looking to the right. The background is a bright, out-of-focus view of a city or town. The image is framed by a large, curved graphic element in the top right corner, consisting of a blue and yellow arc.

Understanding Medicare Part D

A GUIDE FOR PATIENTS TAKING VYNDAMAX

Medicare Part D is the part of Medicare that covers medicine you receive through a pharmacy.¹

In this guide, you will learn the basics of Medicare Part D, Medicare Extra Help, how to sign up or change your health plan, and tools that can support you in navigating your Medicare coverage.

[Click to learn more](#)



What's inside?

Page 3 / **What is Medicare?**



Pages 4-5 / **Phases of Medicare Part D**



Pages 6-7 / **Open enrollment**



Page 8 / **Extra Help/Low Income Subsidy (LIS)**



Pages 9-10 / **Commonly asked questions**



Pages 11-12 / **Helpful tools**





What is Medicare?

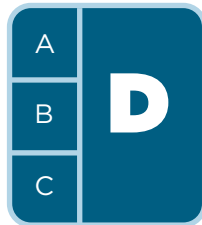
Medicare is a federal government health insurance program.² Medicare differs from private (or “commercial”) insurance because it is run by the government, not private insurance companies.³

To qualify for Medicare, you must meet one of the following criteria:

- ✓ Aged 65 years or older^{2,4}
- ✓ Have end-stage renal disease, regardless of age or income^{2,4}
- ✓ Less than 65 years of age and receiving Social Security Disability Insurance (SSDI) for 24 months²
- ✓ Receiving SSDI due to ALS/Lou Gehrig’s disease²



The Medicare program has different parts:



A, B, C, and D.¹ This guide focuses on Medicare **Part D**. To learn more, visit [Medicare.gov/basics/get-started-with-medicare](https://www.Medicare.gov/basics/get-started-with-medicare)

Prescription Drug Coverage¹

- Medicare Part D helps cover costs of prescription medicines
- You can enroll in a Medicare **Part D** stand-alone health plan to get your prescription coverage
- You can also enroll in a Medicare Advantage (Medicare Part C) health plan that includes prescription coverage

While Medicare is run by the government, Medicare **Part D** health plans are managed by private insurance companies. These companies follow the rules set by Medicare. Most people pay monthly premiums and co-pays, or coinsurance, for each prescription. Even a Medicare Advantage plan may include a **Part D** plan.¹

ALS=amyotrophic lateral sclerosis.



Get to know Medicare Part D

There will now be **3 phases of Medicare Part D coverage: deductible, initial coverage, and catastrophic coverage.**⁵ During each phase, you will pay your health plan's premium each month. The amount you pay for your medicines depends on which phase of Medicare Part D you are in.^{1,5,6} These phases apply to **all** your medicines that are covered by Medicare Part D.⁵

PHASE
1

Deductible phase

Based on the Medicare Part D health plan you choose, you will be required to pay your health plan's deductible.^{7,8}

Once you have met your deductible, you will move to the initial coverage phase.



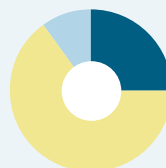
Patient pays **100%**

PHASE
2

Initial coverage phase

You, your health plan, and the medicine manufacturer split the medicine costs. Your part is a co-pay, or coinsurance (most patients pay 25%).⁷

Once you have met the co-pay/coinsurance cap, you will move to the catastrophic coverage phase.



Patient pays **25%**

Health plan pays **65%**

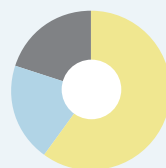
Manufacturer pays **10%**

PHASE
3

Catastrophic coverage phase

Once you pay \$2000 out of pocket (this includes your deductible and co-pay/coinsurance) for **all** your medicines in 1 calendar year, you pay \$0 for your medicines for the rest of the year.⁷

Once you have moved into the catastrophic coverage phase, you will pay \$0 for your medicines until January 1 of the next year.



Patient pays **0%**

Health plan pays **60%**

Manufacturer pays **20%**

Medicare pays **20%**



The phases of Medicare Part D reset on January 1 of each new benefit year.⁵



Understanding your out-of-pocket costs

\$2000 is the out-of-pocket cap for covered Part D medicines in 2025. Once reached, you pay \$0 for all of your covered prescription medicines for the rest of the calendar year. This includes your yearly deductible.

With some medicines, you can move through **more than one Medicare Part D phase**^{5,9}



» **New in 2025:** Medicare Prescription Payment Plan^{6*}



You can spread the costs of your prescription medicines over 1 calendar year



When enrolled, you pay \$0 at the pharmacy



The program is voluntary. You can enroll during open enrollment or anytime in the plan year



Your health plan sends you monthly bills for cost-sharing

This program also has a health plan finder and calculator so you can preview monthly costs for medicines, with or without enrolling.

While you can find cost estimates online by visiting [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)



...it's important to work with your pharmacies to understand the costs of your medicines based on the health plan you choose.

*There is no fee to join the Medicare Prescription Payment Plan. The program does not cover your monthly premium. You need to opt into the payment plan before filling your prescription. Please know you may also leave the program any time during the plan year.¹⁶

Find the right health plan during open enrollment, October 15 to December 7, 2024¹

Open enrollment is a time of year when you can make changes to your Medicare health plan to make sure you have the right coverage for your needs.¹ During open enrollment, check your medicines' coverage.

You should think about:



Whether your medicines are on your health plan's formulary (a list of medicines covered under the health plan)



Potential total out-of-pocket costs, which include¹:

- Your deductible
- Your health plan premium
- Co-pay/coinsurance for your medicines



Medicare health plan compare

The health plan compare tool on [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) offers a helpful view of your coverage options.

1

When you search for a plan, select the kind of health plan you are looking for (eg, Medicare Advantage, Medicare Part D, Medigap) and choose which programs will help with your costs (eg, Medicaid, Supplemental Security Income)

2

Click “Yes” to see drug costs when comparing health plans

3

Select the types of pharmacies you usually use to get your medicines, including mail order for specialty pharmacies

4

Enter all the prescription **medicines you take**

5

When you go through your health plan options, be sure to **click “Plan Details.”** These details include your estimated annual premium and estimated monthly medicine costs



Medicare enrollment timeline¹

Beginning October 1, 2024

- ✓ Check your out-of-pocket or total Medicare costs, and make sure your medicines would be covered
- ✓ Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to enter your prescription medicines and compare your coverage options

October 15 to December 7, 2024—open enrollment

- ✓ This is when you can change your Medicare health plan and/or prescription medicine plan for the year beginning on January 1 (if you are new to Medicare or on a Medicare Advantage health plan, you may not be able to change your health plan during open enrollment)
- ! After the open enrollment deadline, you may still be able to change your Medicare health plan. See more at [Medicare.gov](https://www.Medicare.gov)

January 1, 2025

- ✓ Coverage begins
- ✓ If you changed your health plan, your new health plan starts on this date. If you kept your health plan, any changes or costs related to your plan will start on this date

January 1 to March 31, 2025—Medicare Advantage changes

- ✓ If you are on a Medicare Advantage health plan, you can make changes to your plan or switch back to original Medicare. Any changes you make will start on the first day of the next month (if you are on an original Medicare plan, you cannot make changes to your health plan or join Medicare Advantage during this time)

Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to see a helpful view of your coverage options



What is Medicare Extra Help?

Medicare Extra Help, also called the Medicare Part D Low-Income Subsidy (LIS), pays part of the costs of prescription medicines to lower out-of-pocket costs for eligible Medicare Part D patients who have limited income and resources.¹⁰

If you qualify for Extra Help, you could lower your out-of-pocket expenses¹

2025 Extra Help/LIS and Dual Eligible* beneficiary costs^{7,11†}



Full LIS Medicare patients pay no more than
\$12.15
per VYNDAMAX prescription



For more information on Extra Help and other resources that may help with your out-of-pocket costs, visit [Medicare.gov/basics/costs/help](https://www.Medicare.gov/basics/costs/help)

*Dual Eligible=patients who have both Medicare and Medicaid.¹
†2025 prices are listed; prices and limits may change each year.¹



Commonly asked questions

Premiums, deductibles, and out-of-pocket costs

Q How do my premium, deductible, and out-of-pocket costs differ?

- A
- **Premium:** a set amount you pay each period (eg, monthly) for your Medicare Part D health plan¹
 - **Deductible:** the amount you pay for your prescription drugs before your health plan starts to help pay¹
 - **Out-of-pocket costs:** any amount that you are paying on your own for your medicines, including your deductible, co-pays, and coinsurance¹

Q Is there a Medicare Part D deductible?

- A Your Medicare Part D plan may or may not have a deductible.¹

Q Why do my prescription drug costs vary from month to month, and year to year?

- A Your out-of-pocket costs could vary each month based on the phase you and your Medicare Part D health plan are in; phases are driven by your spending on Medicare Part D-covered medicines.¹ It is important to review plan choices during the open enrollment period (October 15 through December 7) and consider how your costs may change when deciding to keep, or change, your Medicare Part D health plan.

The Medicare Prescription Payment Plan program allows you to spread the costs of your prescription medicines over the calendar year. The program is voluntary, and you can enroll at any time. When enrolled, you may pay as little as \$0 at the pharmacy. Your health plan sends you monthly bills for cost-sharing. This program also has a health plan finder and calculator so you can preview monthly costs for medicines, with or without enrolling.⁶



Q What out-of-pocket costs are included in the amount I pay before moving into catastrophic coverage for Medicare Part D?

A See [page 4](#) for Medicare Part D phase details. Costs that count toward catastrophic coverage include^{5,8,12}:

- Your deductible
- Your co-pay/coinsurance during the initial coverage phase

Your monthly premiums, the cost of noncovered medicines, and the cost of covered medicines from pharmacies outside of your health plan's network **do not** count toward the \$2000 out-of-pocket cap before moving into the catastrophic coverage phase.¹²

Co-pays and coinsurance

Q If I'm enrolled in Medicare, can I use manufacturer co-pay savings programs to cover my medicine costs?

A If you are covered under Medicare, you are not eligible for co-pay cards and coupons to pay for your prescription medicines.¹³

Q How does a co-pay differ from coinsurance?

A Co-pays and coinsurance are amounts you pay for prescription medicines after your deductible has been paid. A co-pay is a fixed amount you pay for a medicine you take; coinsurance is a percentage of the total prescription medicine cost, not a fixed amount.¹

Enrollment and health plan changes

Q Can I remain on my employer-sponsored coverage after I turn 65?

A After you turn 65, you may remain on your current employer health plan. You can delay enrolling in Medicare until the employment ends or the coverage stops (whichever happens first), without any penalties. If your employer has fewer than 20 employees, they may designate Medicare as your primary insurance. This means Medicare would pay first, before your employer health plan. You should always talk to your employer, union, or other benefits administrator before you make changes or sign up for any other health plan. In some cases, joining a Medicare prescription plan could cause you, your spouse, or your dependents to lose your employer or union health coverage, so it is important to understand the rules of your health plan.¹



All patients prescribed VYNDAMAX can request support from a Pfizer Patient Access Coordinator (PAC)*

A Pfizer PAC is:

- A dedicated patient resource for support throughout the medication access journey
- A primary point of contact for patients and caregivers

Once support is requested, your Pfizer PAC will:



Give you a welcome call to discuss how they will support you



Help you understand your insurance coverage and expected out-of-pocket costs



Answer questions on reimbursement, access, and insurance coverage for your VYNDAMAX prescription



Explain how to get VYNDAMAX from a specialty pharmacy



Provide you (and your caregiver) prompt updates, especially when it's time to complete an action step



Connect you to **VyndaLink**[®] for questions about your financial assistance options



To sign up for support from a Pfizer PAC, visit myPACsupport.com

*Pfizer PAC support is also available for patients prescribed VYNDAQEL[®] (tafamidis meglumine). Please note: Pfizer Patient Access Coordinators are employees of Pfizer. Please call **VyndaLink** at 1-888-222-8475 if you have questions about potential financial assistance.

Medicare Part D tools



When making changes to your health plan

- **CALL** your pharmacy and ask about the monthly costs for your medicines under your health plan coverage
- **REVIEW** your coverage, even if you are already enrolled in Medicare¹
- **CHECK** the Medicare compare tool ([Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)) to help select the right coverage option for you



When looking for financial assistance options

- **THINK ABOUT** resources such as Extra Help, if you qualify
- **CHECK** to see if you qualify for resources like Extra Help at [SSA.gov/extrahelp](https://ssa.gov/extrahelp)
- **LEARN** how a Pfizer PAC can support you throughout the VYNDAMAX access journey at MyPACsupport.com

References: **1.** Medicare & you 2025: the official US government Medicare handbook. Accessed September 17, 2024. <https://www.medicare.gov/publications/10050-Medicare-and-You.pdf> **2.** Medicare Rights Interactive. Medicare. Accessed August 29, 2024. <https://www.medicareinteractive.org/glossary/medicare> **3.** American Hospital Association. Commercial health insurance primer January 2022. Accessed August 29, 2024. <https://www.aha.org/guidesreports/2022-03-21-commercial-health-insurance-primer> **4.** Centers for Medicare & Medicaid Services. Medicare coverage of kidney dialysis & kidney transplant services. Published December 2023. Accessed August 28, 2024. <https://www.medicare.gov/publications/10128-medicare-coverage-esrd.pdf> **5.** Centers for Medicare & Medicaid Services. Final CY 2025 Part D redesign program instructions. Accessed August 28, 2024. <https://www.cms.gov/files/document/draft-cy-2025-part-d-redesign-program-instruction.pdf> **6.** Centers for Medicare & Medicaid Services. Medicare prescription payment plan final part one guidance. Published February 29, 2024. Accessed September 11, 2024. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-final-part-one-guidance.pdf> **7.** Cubanski J, Neuman T. Changes to Medicare Part D in 2024 and 2025 under the Inflation Reduction Act and how enrollees will benefit. Kaiser Family Foundation. Published April 20, 2023. Accessed August 28, 2024. <https://www.kff.org/medicare/issue-brief/changes-to-medicare-part-d-in-2024-and-2025-under-the-inflation-reduction-act-and-how-enrollees-will-benefit> **8.** Centers for Medicare & Medicaid Services. Final CY 2025 Part D redesign program instructions fact sheet. Published April 1, 2024. Accessed August 28, 2024. <https://www.cms.gov/newsroom/fact-sheets/final-cy-2025-part-d-redesign-program-instructions-fact-sheet> **9.** Public Law 117-169. 117th Congress. Inflation Reduction Act. Full text. Accessed August 29, 2024. <https://www.congress.gov/117/plaws/publ169/PLAW-117publ169.pdf> **10.** Medicare Rights Interactive. Extra Help basics. Accessed August 28, 2024. <https://www.medicareinteractive.org/get-answers/cost-saving-programs-for-people-with-medicare/the-extra-help-low-income-subsidy-lis-program/extra-help-basics> **11.** Centers for Medicare & Medicaid Services. Announcement of calendar year (CY) 2025 Medicare Advantage (MA) capitation rates and Part C and Part D payment policies. Accessed September 16, 2024. <https://www.cms.gov/files/document/2025-announcement.pdf> **12.** Medicare Rights Interactive. Phases of Part D coverage. Accessed August 28, 2024. <https://www.medicareinteractive.org/get-answers/medicare-prescription-drug-coverage-part-d/medicare-part-d-costs/phases-of-part-d-coverage> **13.** Andrews M. Medicare beneficiaries feel the pinch when they can't use drug coupons. Kaiser Family Foundation. Published May 8, 2018. Accessed August 28, 2024. <https://khn.org/news/medicare-beneficiaries-feel-the-pinch-when-they-cant-use-drug-coupons>

