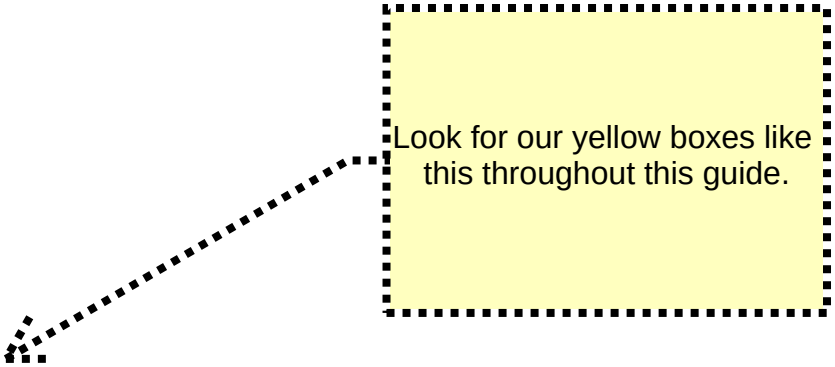
2026 Medicare Part D Shopper's Guide

For those with a Medicare account

Visit our website for the latest revisions of this document including versions for those with and those without a Medicare account.

www.deesigned.com



This information is provided as a public service. Dee-Signed Programs, LLC specializes in Medicare Supplements - the only Medicare-related product we sell. Rather than market a handful of Part D prescription plans, we prefer to provide information only, so that our clients and those they know can make the best decisions for themselves. There is no pat answer for Part D plans, as your best option is based on a combination of the drugs you take and the pharmacies you use. Use this sheet to work through the government's own website at www.medicare.gov, paying attention to our tip boxes. This document is a teaching sample only and does not endorse any drug, pharmacy or Part D plan.

Open medicare.gov in your browser, then open this document in another window or print it out, and refer to it as you work through the government's website.

Call upon us for Medicare enrollment help, or re-evaluation of your current Medicare coverages.

Dee-Signed Programs, LLC
847-234-1756
www.deesigned.com

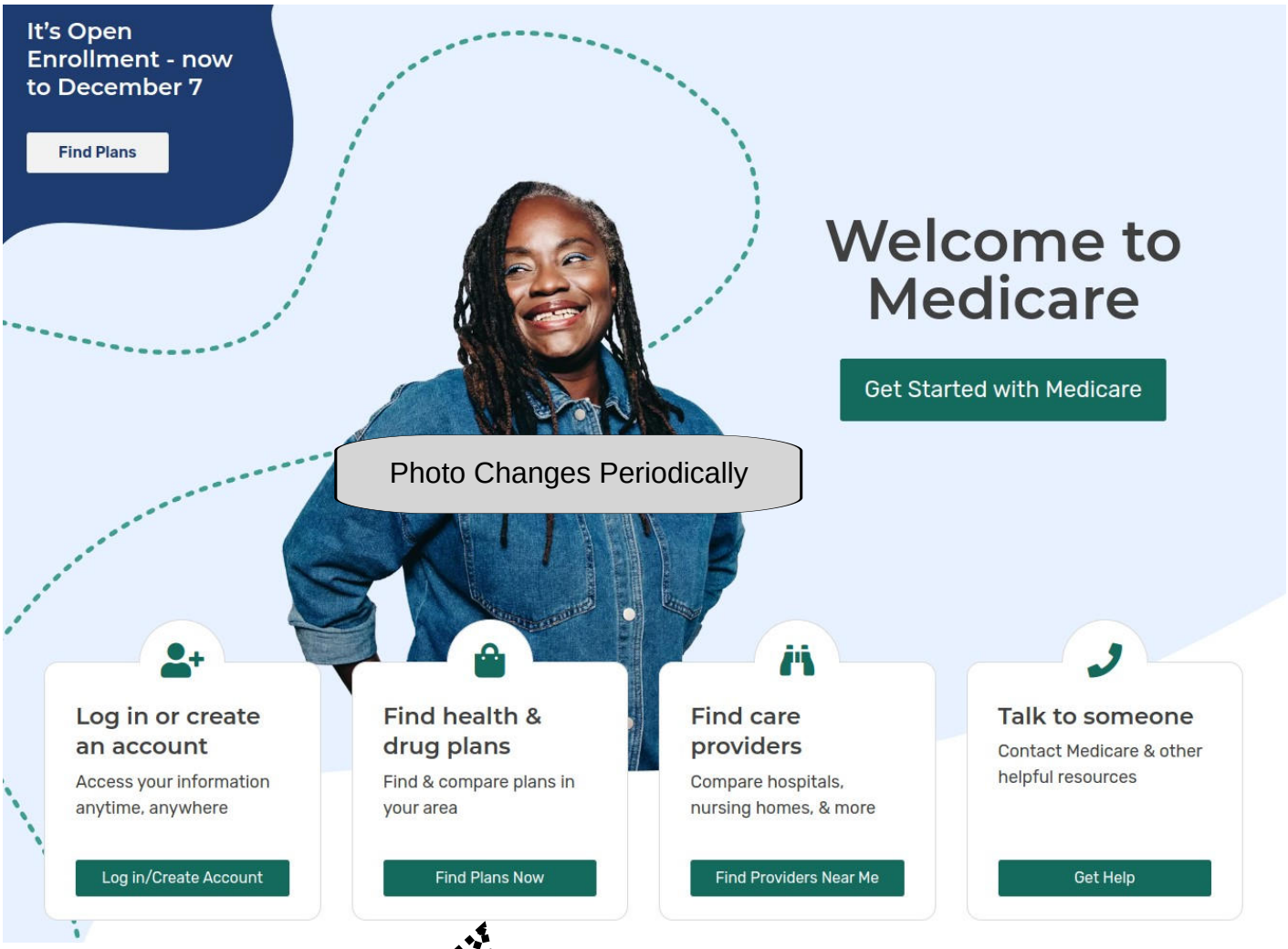
Begin by visiting the website

medicare.gov

Note that the homepage image changes frequently.

Overview of the Process

* Enter prescription(s).
* Select local pharmacy chains to compare.
* View results - best plan listed at or near top.
  - Pay attention to "Total Drug & Premium Cost"
* Click "Plan Details" for selected plan.
  - Find out which pharmacy chain has best cost.
  - Click the Enroll link to apply.



Click "Find Plans Now" to begin.

Next you'll be asked to log on to your Medicare account.

Explore your Medicare coverage options

Pick your 2026 plan from Oct. 15 - Dec. 7.

First time joining a Medicare health or drug plan?

Find Medicare health & drug plans

Use your account

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Log In

Don't have an account? Create one.

Continue without logging in

Choose the year you need coverage and enter your ZIP code:

COVERAGE FOR

2026 2025

ZIP CODE

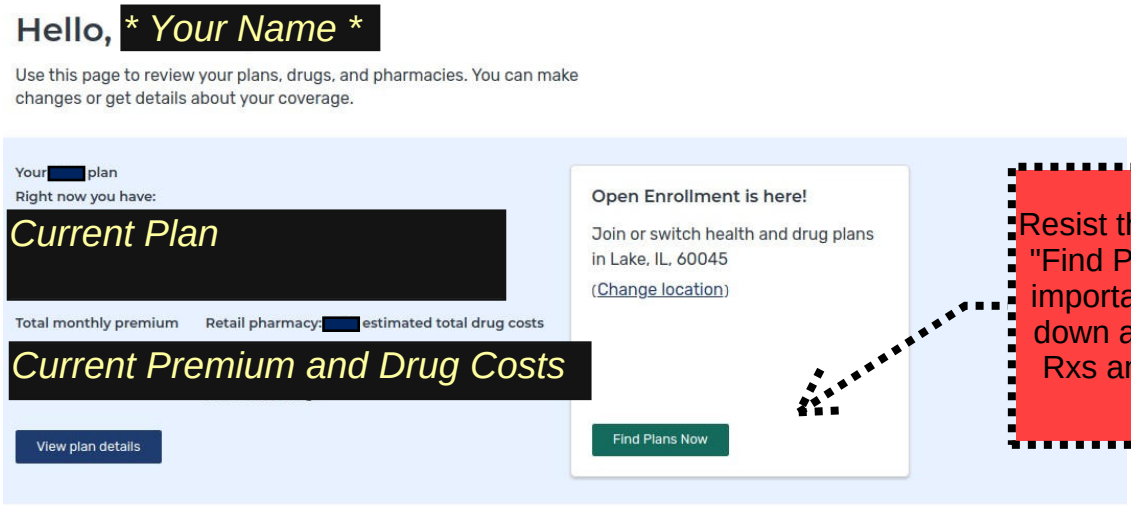
Continue

Log into your Medicare.gov account here.

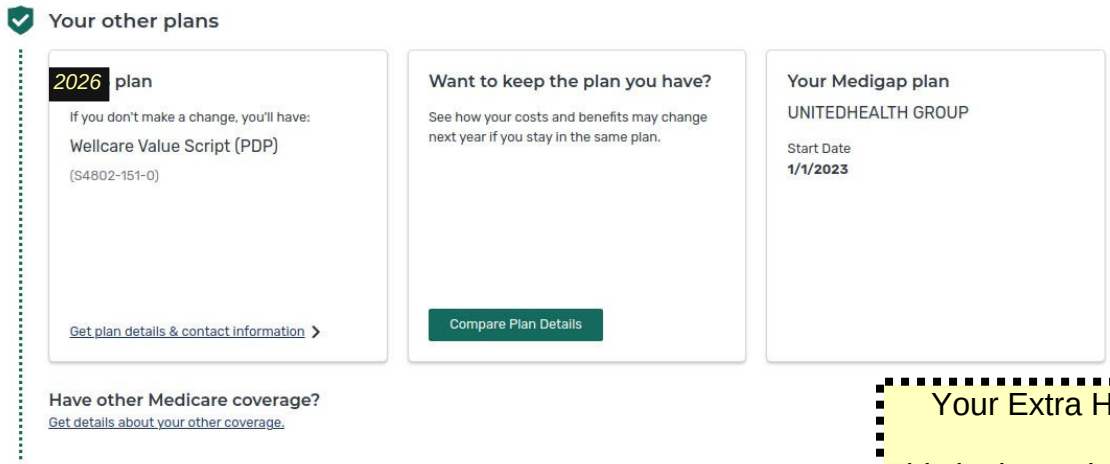
If you have your Medicare #, you can create an account by clicking the "Create One" link.

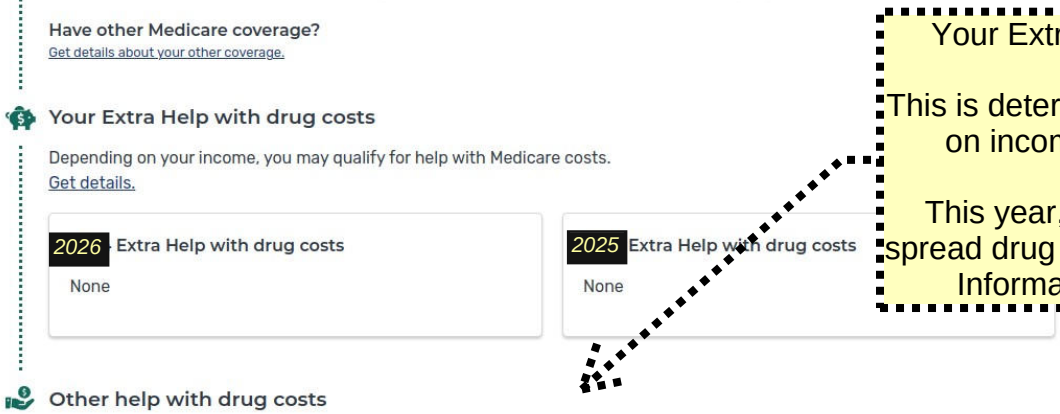
After you log on, you'll be presented with the following screen. If after logging on, you do not see the following, look for a button labelled "Find health & drug plans" which should take you here.

Updating Pharmacies and Prescriptions



Resist the temptation to click "Find Plans Now" here, it's important to keep scrolling down and make sure your Rxs and Pharmacies are correct.

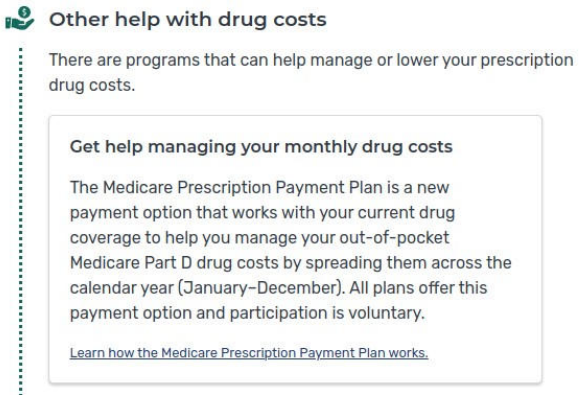




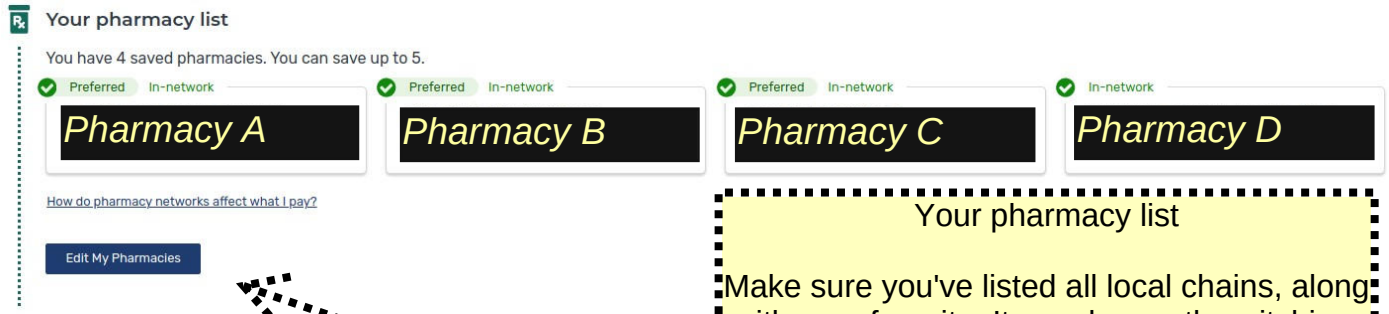
Your Extra Help with Drug Costs

This is determined by Medicare, based on income, nothing to do here.

This year, you have the option to spread drug costs out across the year. Information is available here.



Keep scrolling down to your pharmacy list



The rest of this page and the next explore the processes of editing your pharmacy list. If you don't need to edit the list, scroll down to "Your Drug List"

Your pharmacy list

Make sure you've listed all local chains, along with your favorite. It may be worth switching pharmacies to save money.

We recommend choosing 4 or 5 different pharmacy chains in order to see what's available.

If you choose to change the pharmacy list, click "Edit My Pharmacies" to begin.

Editing Pharmacy List Instructions

When you click "Edit My Pharmacies" you're presented with a list of those selected.

Click "Remove pharmacy" to remove an individual pharmacy.

Click "Add Another Pharmacy" to launch the pharmacy finder.

The pharmacy finder is explained on the next page.

Editing Pharmacy List Instructions (continued)

Pharmacies near the ZIP code entered are listed.

Note: you are not choosing a pharmacy chain, you are simply comparing prices.

You can select 5 pharmacies (or four plus mail order) for cost comparison.

Select different pharmacy chains, not locations.

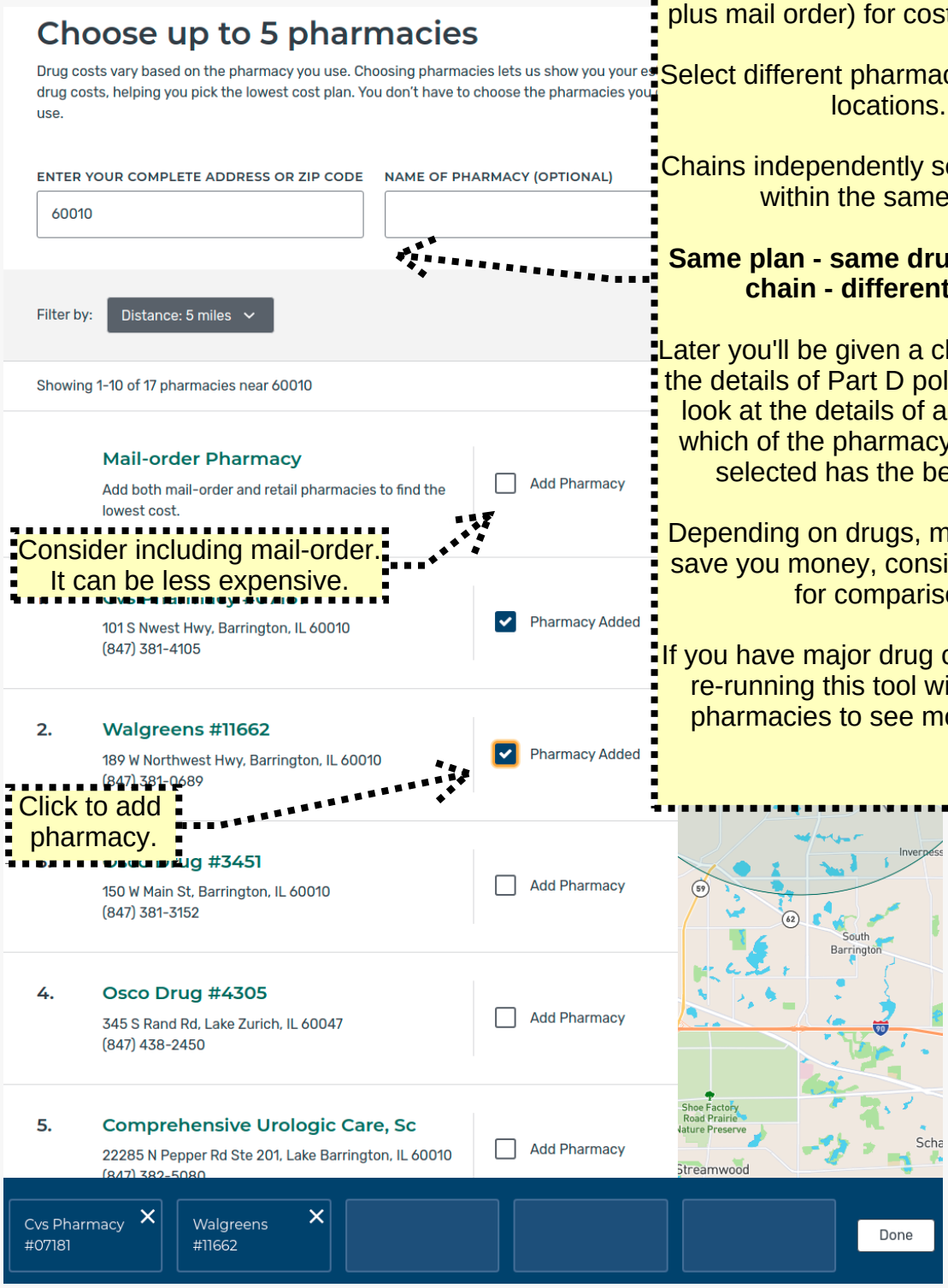
Chains independently set their prices within the same plan.

Same plan - same drug - different chain - different price!

Later you'll be given a chance to view the details of Part D policies. Always look at the details of a plan to see which of the pharmacy chains you selected has the best prices.

Depending on drugs, mail order can save you money, consider adding it for comparison.

If you have major drug costs consider re-running this tool with different pharmacies to see more options.



Having selected your pharmacies, click "OK" at the bottom of My Saved Pharmacies to return to the main page.The next step is to scroll down and review your drug list.

Editing you Drug List

The "Add recently filled drugs" button at the bottom lists all recently filled prescriptions, allowing you to easily update the list.

If you need to remove a drug, or enter an unlisted drug, click "Edit My Drug List" to bring the list up to date if needed.

Tips when adding a drug:

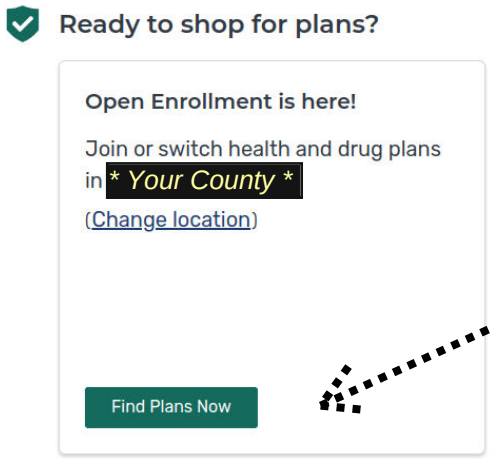
Choose frequency of "Every month" to clearly show cost breakdown

IMPORTANT: Tablets (TAB) are likely cheaper than Capsules (CAP). People often accidentally choose Capsules because they appear in the list ahead of Tablets and have the same dosage. You may have to scroll down on the dosage list to even see the Tablet entries.

If your dosage is not listed, check the drug name again. Some drugs have different variants, each with their own dosages.

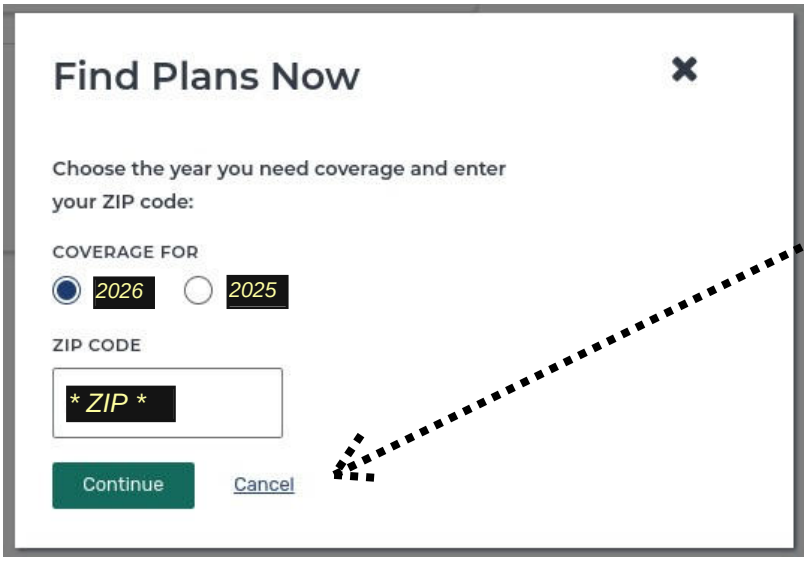
"Add recently filled drugs" allows you to quickly add drugs to your list.

When your drug list is up to date, scroll to the bottom to begin your plan search.

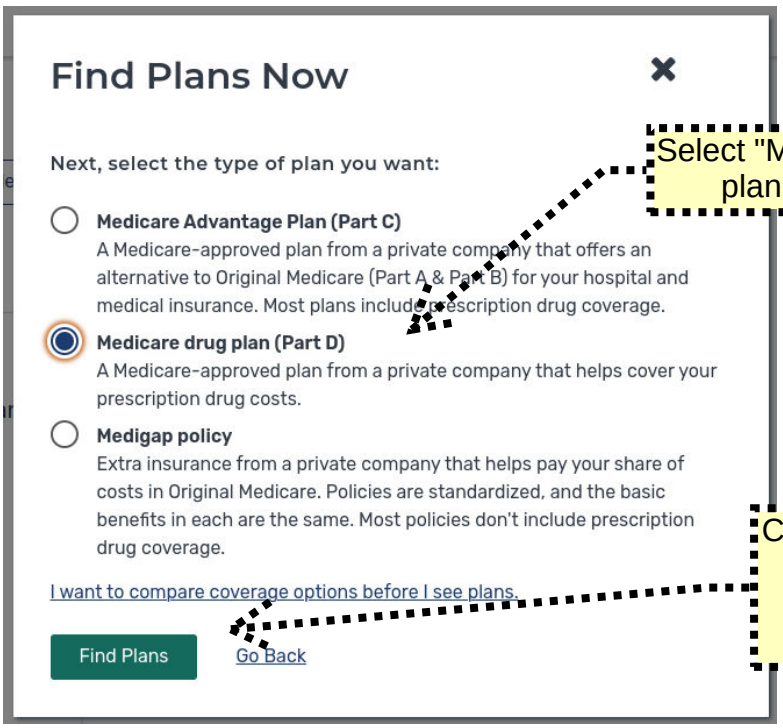


Once you've updated your drug list, we move to the bottom of the page and begin to search for your best plan this year.

Click the "Find Plans Now" button.



Verify the coverage year and your ZIP code. Then click "Continue"



Select "Medicare drug plan (Part D)"

Click "Find Plans" and you'll be taken to the Result List.

When you click "Find Plans" you'll be taken to the Result List. The next section will explain how to read the results.

Reading the Results

At this point you'll be taken to the results page.

If you logged in and are currently enrolled in a Part D plan, it will be listed first.

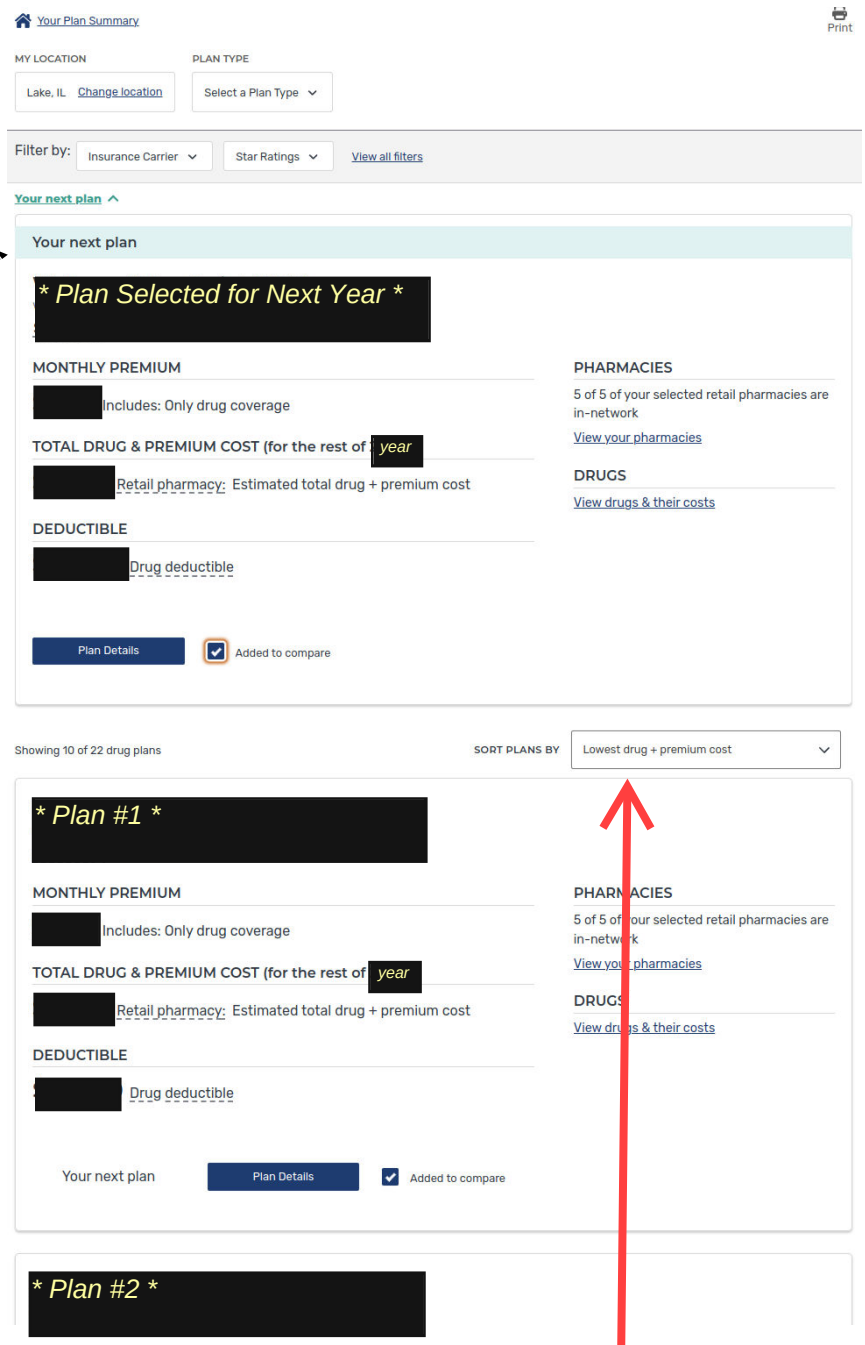
Below it all available Part D plans are listed.

If you entered prescriptions, make certain that "Sort plans by" is always set to "Lowest drug + premium cost" and pay attention to each plan's "Total Drug and Premium Cost" information.

You'll find a sample start of this list on the next page.

Drug Plan List

On the next page we'll examine a single plan listing



If you've logged in, your current plan will be listed first. If you do nothing, this plan will begin January 1st.

Enrolling in a new policy automatically cancels the old one on January 1st.

Logged in or not, a list of the available plans in your area is shown next.

This area happens to have 22 available. The first 10 are listed with navigation buttons at the bottom for the rest.

IMPORTANT TIP:
IF YOU ENTERED DRUGS

Ensure, every time that you visit the results page showing available drug plans that SORT PLANS BY is set to "Lowest drug + premium cost"

No drugs? Consider sorting by "Lowest monthly premium"

Next we'll closely examine an individual plan in this list.

Drug Plan List Item

Note on Part D Premiums
Best if the premiums are automatically deducted from one's Social Security payment.

If you're paying yourself and accidentally forget a payment, the plan is NOT reinstatable.

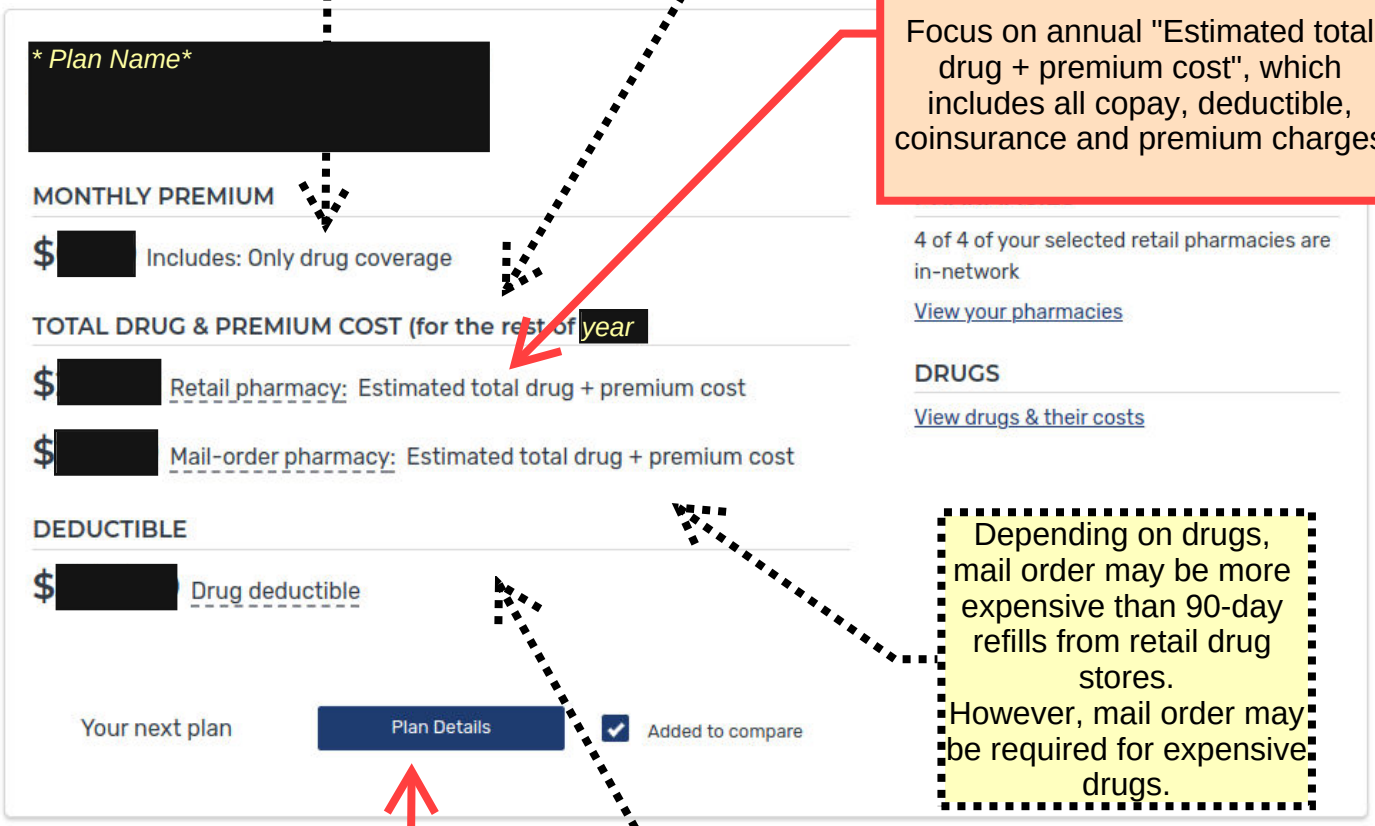
If you're paying yourself, consider paying the entire year's premium when you enroll so that you never miss a payment.

Total annual out of pocket for your drug list at the least expensive of your selected retail pharmacies and mail order (if selected).

IMPORTANT

IF YOU ENTERED DRUGS

Focus on annual "Estimated total drug + premium cost", which includes all copay, deductible, coinsurance and premium charges.



Depending on drugs, mail order may be more expensive than 90-day refills from retail drug stores.
However, mail order may be required for expensive drugs.

The yearly drug and premium cost takes into account the plan's deductible.

Many never reach the deductible and only pay discounted costs for their drugs. (Some drugs may be discounted all the way down to zero dollars.)

Copays apply once this annual deductible has been satisfied.

IMPORTANT

Click "Plan Details" to see which pharmacy option has this lowest total for your selected drugs (if any) before enrolling.

Clicking the "Plan Details" button below the name of any plan takes you to the following detail page.

Make sure you scroll down and understand which pharmacy provides the best prices before enrolling.

To enroll online, click the green "Enroll" button. If the plan you're looking at is the one you're slated to be enrolled in automatically for next year "Your next plan" appears instead of the Enroll button.

To enroll by phone, call the Non-members number listed beneath the plan name/type/id information to the right of this yellow box.

Plan Details (top)

** Plan Name**

Print

Enroll

What you'll pay

Total monthly premium	Retail pharmacy year estimated total drug costs	Mail order pharmacy: year estimated total drug costs
$	$	$
	Covers **3 of 3** drugs	Covers **3 of 3** drugs

Overview | **Drug Coverage** | Star Ratings

Overview

PREMIUMS	
Total monthly premium	
DEDUCTIBLES The amount you must pay each year before your plan starts to pay for covered services or drugs.	
Drug deductible	
CONTACT INFORMATION	
Plan address	

Scroll down to compare pharmacies.

Drug Coverage

See if there's help to lower costs for drugs you take.

PHARMACIES

Check the network status of each pharmacy on your list. You can change pharmacies at any time to find lower costs for drugs.

Change Pharmacies

How do pharmacy networks affect what I pay?

	Out-of-network Find an in-network pharmacy.
	Preferred In-network
	In-network
Mail Order Pharmacy	Preferred In-network Costs vary based on the specific mail-order pharmacy

Plan Details (middle)

Drug prices can vary between pharmacies even though it's the same Part D plan.

Look to the next area of the table for estimated total drug + premium costs.

"Total drug + premium cost" is the number to pay attention to.

It is the complete estimated annual cost of the selected drugs at the pharmacy listed in the column.

Monthly drug costs.

If you entered your prescriptions by monthly amounts, it's easy to see cash flow here.

Those with expensive drugs will see their monthly costs vary as they hit the deductible, pay copays, enter the coverage gap, and again as they leave the coverage gap.

YEARLY DRUG COSTS BY PHARMACY

Drug costs shown vary based on the plan and pharmacy that you use. Contact the plan if you have specific questions about drug costs. Can my drug costs change by pharmacy?

	* Pharmacy Names *			
	Out-of-network	Preferred	In-network	Preferred
Esomeprazole 40mg capsule delayed release	$3,183.72	$103.80	$100.20	$129.60
Metformin hydrochloride 500mg tablet	$496.68	$0.00	$24.60	$0.00
Simvastatin 20mg tablet	$2,599.56	$0.00	$30.00	$0.00
Total yearly drug cost	$6,279.87	$103.80	$154.80	$129.60

ESTIMATED TOTAL DRUG + PREMIUM COST

	* Pharmacy Names *			
	Out-of-network	Preferred	In-network	Preferred
Total drug + premium cost (for the rest of year	$6,567.87	$391.80	$442.80	$417.60
When you'll meet your deductible	February 2024	You won't meet your deductible in year	You won't meet your deductible in year	You won't meet your deductible in year
When you'll enter the coverage gap	November 2024	You won't enter the coverage gap in year	You won't enter the coverage gap in year	You won't enter the coverage gap in year
When you'll get out of the coverage gap	You won't get out of the coverage gap in 2024	You won't get out of the coverage gap in year	You won't get out of the coverage gap in year	You won't get out of the coverage gap in year

ESTIMATED TOTAL MONTHLY DRUG COST

	* Pharmacy Names *			
	Out-of-network	Preferred	In-network	Preferred
January	$523.32	$8.65	$12.90	$10.80
February	$523.33	$8.65	$12.90	$10.80

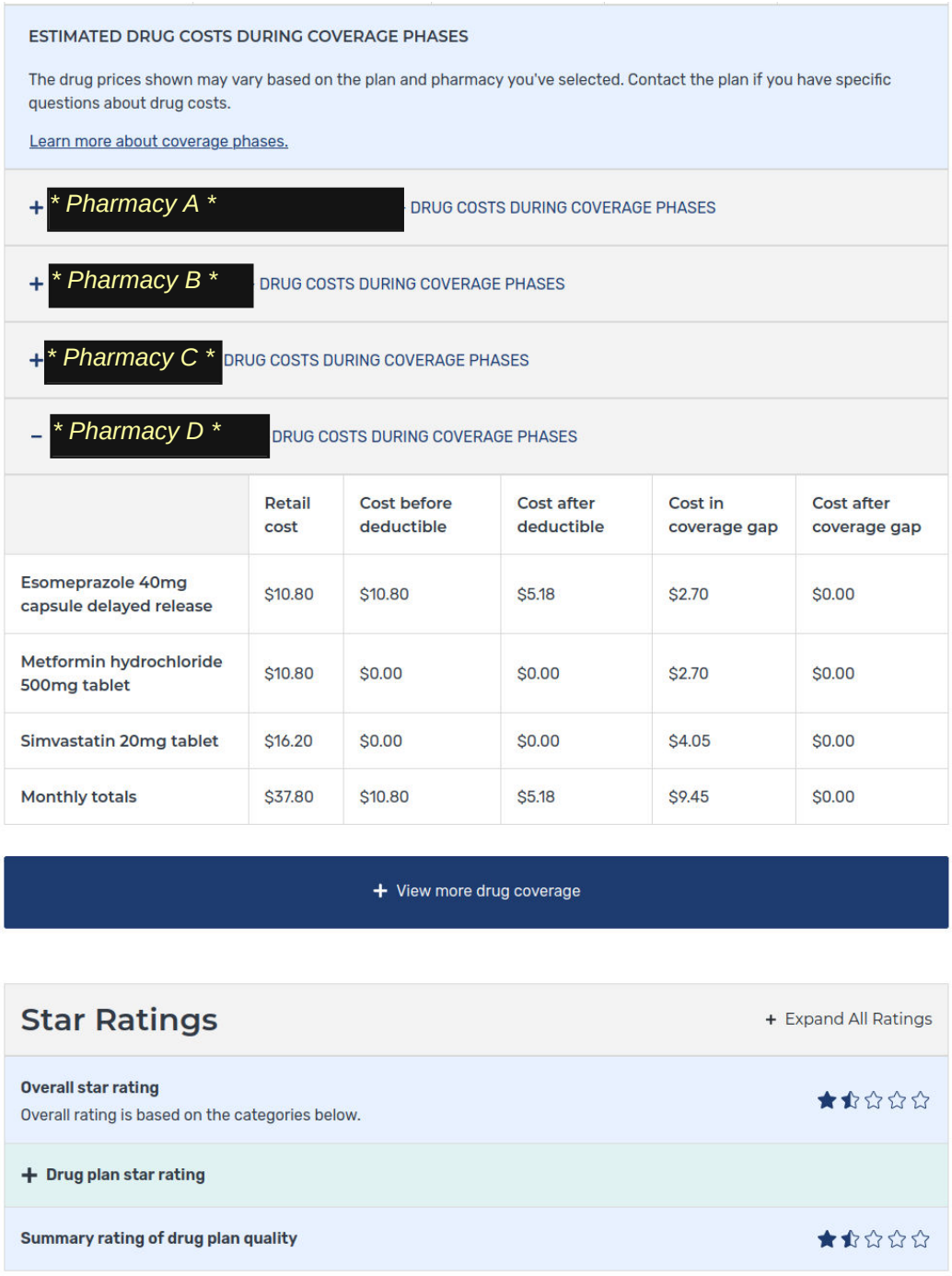
...intervening months...

November	$523.33	$8.65	$12.90	$10.80
December	$523.33	$8.65	$12.90	$10.80

Plan Details (bottom)

Clicking the plus symbol to the left of any pharmacy will open up a table breaking down drug costs throughout the phases of coverage.

The "Total drug and premium cost" we keep drawing your attention to takes all of this into account.



ESTIMATED DRUG COSTS DURING COVERAGE PHASES

The drug prices shown may vary based on the plan and pharmacy you've selected. Contact the plan if you have specific questions about drug costs.

Learn more about coverage phases.

\+ * Pharmacy A * DRUG COSTS DURING COVERAGE PHASES

\+ * Pharmacy B * DRUG COSTS DURING COVERAGE PHASES

\+ * Pharmacy C * DRUG COSTS DURING COVERAGE PHASES

– * Pharmacy D * DRUG COSTS DURING COVERAGE PHASES

	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Esomeprazole 40mg capsule delayed release	$10.80	$10.80	$5.18	$2.70	$0.00
Metformin hydrochloride 500mg tablet	$10.80	$0.00	$0.00	$2.70	$0.00
Simvastatin 20mg tablet	$16.20	$0.00	$0.00	$4.05	$0.00
Monthly totals	$37.80	$10.80	$5.18	$9.45	$0.00

\+ View more drug coverage

Star Ratings + Expand All Ratings

Overall star rating
Overall rating is based on the categories below.

\+ **Drug plan star rating**

Summary rating of drug plan quality

If you are satisfied with this plan, return to the top of the webpage to enroll. If you enroll online, you'll be redirected to the particular carrier's website to complete.

When you enroll in a new plan, your previous plan is automatically cancelled for you.

Good luck in your search, we hope you've found these tips beneficial!