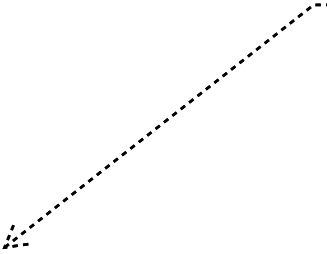


2027 Medicare Part D Shopper's Guide

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



Look for our yellow boxes like this throughout this guide.

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

Continue to the next page to begin.



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"
- * Open selected plan details
 - Find out which pharmacy chain has best price
 - Click the Enroll link to apply.

Welcome to Medicare

Get started with Medicare

 Talk to someone →

Photo
Changes
Periodically

Quick tasks



Log in/create account →



Find health & drug plans →



Find care providers →



Pay your premium →



Report fraud →



Replace your card →

Click "Find health & drug plans" to continue.

Find the plan that works for you

Review your 2027 plan options now.

 [Find out what you can do during Open Enrollment.](#)

Photo
Changes
Periodically

Find Medicare health & drug plans

Save time by logging in

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

Create account

Log in

Don't have a Medicare account?

You'll need to answer a few questions before we show you plans. These questions help us give you better cost estimates, but won't change which plans you see.

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

COVERAGE FOR

☒ 2027 ☐ 2026

What's your ZIP code?

We use your ZIP code to find plans in your area.

00000

Continue

Log into your Medicare.gov account here.

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

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 labeled "Find health & drug plans" which should take you here.

The plan you are currently enrolled in is listed first.

Right below it, under "Your other plans", will be the Part D plan you're set to be enrolled in in 2027. Barring extraordinary circumstances, they're likely the same/similar.

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

"Other help with drug costs"

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

You have the option to spread drug costs out across the year.

Keep scrolling to review your drug list.

Hello, [redacted]!

Use this page to review your plans, drugs, pharmacies, and providers. You can make changes or get details about your coverage.

Your 2026 plan
Right now you have:

[redacted]

Plan type: Drug plan (Part D)
Plan ID: [redacted]

Total monthly premium	Total retail pharmacy drug cost for the rest of 2026	Total mail order pharmacy drug cost for the rest of 2026
\$0.00	\$0.00	\$0.00
	Estimated using your lowest price saved retail pharmacy	Estimated using your saved mail order pharmacy
	Covers 3 of 3 saved drugs	Covers 3 of 3 saved drugs

View plan details

Open Enrollment is here!

Join or switch health and drug plans in Lake, IL, 60045

([Change location](#))

Find Plans Now

✓ Your other plans

2027 plan

If you don't make a change, you'll have:

[redacted]

[Get plan details & contact information](#) >

Want to keep the plan you have?

See how your costs and benefits may change next year if you stay in the same plan.

[Compare Plan Details](#)

Have other Medicare coverage?

[Get details about your other coverage.](#)

💰 Your Extra Help with drug costs

Depending on your income, you may qualify for help with Medicare costs.

[Get details.](#)

2026 Extra Help with drug costs

None

2027 Extra Help with drug costs

None

👤 Other help with drug costs

There are programs that can help manage or lower your prescription drug costs.

Get help managing your monthly drug costs

The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage to help you manage your out-of-pocket Medicare Part D drug costs by spreading them across the calendar year (January–December). All plans offer this payment option and participation is voluntary.

[Learn how the Medicare Prescription Payment Plan works.](#)

Editing your Drug 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.



Your drug list

You have 3 drugs. When you've entered your drugs, you'll find out how much they cost in each plan.

 5mg tablet generic	Quantity 90	Frequency Every 3 months
 40mg tablet generic	Quantity 90	Frequency Every 3 months
 0.4mg capsule generic	Quantity 90	Frequency Every 3 months

Showing 3 of 3 drugs

[Edit My Drug List](#)

To remove drugs that you're no longer taking, or add ones not listed, click here.

When your drug list is up to date, continue to the pharmacy listing.



Your pharmacy list

You have 5 saved pharmacies. You can save up to 5.

✓ Preferred In-network

Mail-order Pharmacies

✓ Preferred In-network

COSTCO PHARMACY #1074

25901 Riverwoods Rd, Mettawa, IL 60045

✓ Preferred In-network

CVS PHARMACY #17670

975 Rockland Rd, Lake Bluff, IL 60044

✓ Preferred In-network

OSCO DRUG #3490

892 N Western Ave, Lake Forest, IL 60045

✓ In-network

WALMART PHARMACY 10-1489

555 Townline Road, Vernon Hills, IL 60061

[How do pharmacy networks affect what I pay?](#) ⓘ

Edit My Pharmacies

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.

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 "Ready to shop for plans?"

My saved pharmacies

Mail-order Pharmacy

Remove

Costco Pharmacy #1074

25901 Riverwoods Rd, Mettawa, IL 60045

Remove

CVS Pharmacy #17670

975 Rockland Rd, Lake Bluff, IL 60044

Remove

Oscos Drug #3490

892 N Western Ave, Lake Forest, IL 60045

Remove

Walmart Pharmacy 10-1489

555 Townline Road, Vernon Hills, IL 60061

Remove

Add Another Pharmacy

OK

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

Click "Remove" or "Add Another Pharmacy" to update the list.

The pharmacy finder is explained on the next page.

[← Back to drugs](#)

Select pharmacies you're willing to use

Drug prices can be different at different pharmacies. Add the pharmacy you use, and up to 4 others you'd be willing to use, to find the plan with the lowest cost for your drugs.

Your location

60045

Pharmacy name (optional)

Distance

5 miles

Find pharmacies

[Use current location](#)

Showing 1 to 10 of 30 pharmacies near 60045

	Mail-order Pharmacy Add both mail-order and retail pharmacies to find the lowest cost.	Added ☒
1	Northwestern Lake Forest Hospital 1000 N Westmoreland Rd, Lake Forest, IL 60045 (847) 234-5000	Add ☐
2	CVS Pharmacy #02902 520 N Western Ave, Lake Forest, IL 60045 (847) 810-5991	Added ☒
3	Walgreens #00528 296 E Deerpath, Lake Forest, IL 60045 (847) 234-2413	Added ☒
4	Oscor Drug #3490 892 N Western Ave, Lake Forest, IL 60045 (847) 735-1032	Add ☐
5	Premise Health - Abbvie One - Mettawa 26525 Riverwood Blvd, Mettawa, IL 60045 (847) 938-9640	Add ☐
6	CVS Pharmacy #17670 975 Rockland Rd, Lake Bluff, IL 60044 (847) 810-8086	Add ☐
7	Fresenius Medical Care North America 101 Waukegan Rd Ste 100, Lake Bluff, IL 60044 (224) 637-1628	Add ☐
8	Walgreens #01438 2501 Waukegan Rd, Bannockburn, IL 60015 (847) 940-8104	Add ☐
9	Costco Pharmacy #1074 25901 Riverwoods Rd, Mettawa, IL 60045 (847) 235-1309	Added ☒

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.

After reviewing the list of selected pharmacies at the bottom-left, click here to continue.

4 of 5 selected • Add up to 5 pharmacies to find the plan with the lowest cost for your drugs.

CVS Pharmacy #02902 X

Walgreens #00528 X

Costco Pharmacy #1074 X

Mail Order Pharmacy X

Continue

Since you're only searching for Part D drug plans, there is no reason to enter providers. This is for people considering Medicare Advantage plans where, unlike traditional Medicare, there are network limitations.

Your provider list

You have 0 saved providers. You can save up to 5. Your search results will show if your providers are in each plan's network.

Add your providers

Find out if they're in-network for the plans you're considering.

[Add Providers](#)

[+ Add Providers](#)

Ready to shop for plans?

Open Enrollment is here!

Join or switch health and drug plans in Lake, IL, 60045

[\(Change location\)](#)

[Find Plans Now](#)

Once you've updated your drug list and pharmacies, 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".

Find Plans Now

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

COVERAGE FOR

☒ 2027 ☐ 2026

What's your ZIP code?

We use your ZIP code to find plans in your area.

60045

[Continue](#)

Select "Medicare drug plan (Part D)" and click "Find plans" to be taken to the result list. In the next section, we'll explain how to read the results.

Find Plans Now

What type of plan are you looking for?

☐ Medicare Advantage Plan (Part C)

A Medicare-approved plan from a private company that offers an alternative to Original Medicare (Part A & Part B) for your health and drug coverage. Most plans include prescription drug coverage.

☒ Medicare drug plan (Part D)

A Medicare-approved plan from a private company that helps cover your prescription drug costs.

☐ Medigap policy (supplement insurance)

Extra insurance you can buy from a private company to help pay your out-of-pocket costs that Original Medicare doesn't cover. Policies are standardized, and the basic benefits in each are the same. Most policies don't include prescription drug coverage.

[I want to compare coverage options before I see plans.](#)

[← Back](#)

[Find plans](#)

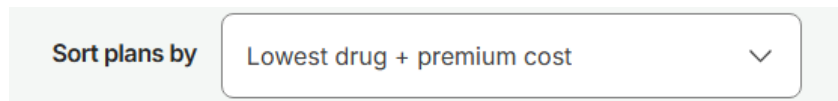
Reading the Results

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.

A screenshot of a web interface showing a dropdown menu. On the left, the text "Sort plans by" is displayed. To its right is a rounded rectangular box containing the text "Lowest drug + premium cost" and a small downward-pointing chevron icon on the right side, indicating it is a dropdown menu.

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 10 available.

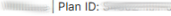
If you entered prescriptions, make sure that the "Sort plans by" option is set to "Lowest drug + premium cost". Otherwise, set it to "Lowest monthly premium."

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

Your next plan 

Your next plan

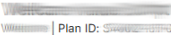
 (PDP) Star rating: 

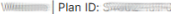
Plan ID: 

Deductible	Pharmacies
\$700.00 Drug deductible	4 of 4 of your selected retail pharmacies are in-network View your pharmacies
Total Drug & Premium Cost (for 2027)	Drugs
\$63.60 Retail pharmacy: Estimated total drug + premium cost	View drugs & their costs
\$63.60 Mail-order pharmacy: Estimated total drug + premium cost	
Monthly Premium	
\$5.30 Includes: Only drug coverage	

[See plan details](#) ☒ Added to compare

Sort plans by Lowest drug + premium cost  Showing 1 to 10 of 10 drug plans

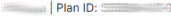
 (PDP) Star rating: 

Plan ID: 

Deductible	Pharmacies
\$700.00 Drug deductible	4 of 4 of your selected retail pharmacies are in-network View your pharmacies
Total Drug & Premium Cost (for 2027)	Drugs
\$63.60 Retail pharmacy: Estimated total drug + premium cost	View drugs & their costs
\$63.60 Mail-order pharmacy: Estimated total drug + premium cost	
Monthly Premium	
\$5.30 Includes: Only drug coverage	

[See plan details](#) **Your next plan** ☒ Added to compare

 (PDP) Star rating: 

Plan ID: 

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.

The screenshot shows a Medicare Part D (PDP) plan page. At the top, it says "(PDP)" and "Plan ID: S022000000". On the right, there is a "Star rating: ★★★★★". The page is divided into sections: "Deductible" with a value of "\$700.00" and a link "Drug deductible"; "Total Drug & Premium Cost (for 2027)" with two options: "Retail pharmacy: Estimated total drug + premium cost" at "\$147.68" and "Mail-order pharmacy: Estimated total drug + premium cost" at "\$135.36"; and "Monthly Premium" at "\$6.30" with the note "Includes: Only drug coverage". On the right side, there are sections for "Pharmacies" (4 of 4 in-network, link "View your pharmacies") and "Drugs" (link "View drugs & their costs"). At the bottom, there are buttons for "See plan details", "Enroll", and "Add to compare". Annotations with arrows point to various parts: a red arrow points to the "See plan details" button; a red arrow points to the "Total Drug & Premium Cost" section; a dashed arrow points from the "Total Drug & Premium Cost" section to a note about the deductible; a dashed arrow points from the "Monthly Premium" section to a note about mail order; and a dashed arrow points from the "Add to compare" button to a note about the deductible.

Category	Value / Link
Deductible	\$700.00 (Drug deductible)
Total Drug & Premium Cost (for 2027)	Retail pharmacy: \$147.68 Mail-order pharmacy: \$135.36
Monthly Premium	\$6.30 (Includes: Only drug coverage)

IMPORTANT

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

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

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.

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.

Plan Details (top part)

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.

[Back to search results](#)

Print

(PDP)

Plan type: Drug plan (Part D)

Plan ID: [REDACTED]

[Plan website](#) • Non-members: [REDACTED] • Members: [REDACTED]

Enroll

What you'll pay

Total monthly premium
\$6.30

Total retail pharmacy drug cost for 2027
\$72.08

Estimated using your lowest price saved retail pharmacy
Covers 3 of 3 saved drugs [View drug coverage](#)

Total mail order pharmacy drug cost for 2027
\$59.76

Estimated using your saved mail order pharmacy
Covers 3 of 3 saved drugs [View drug coverage](#)

OverviewDrug CoverageStar RatingsPlan Documents

Overview

PREMIUMS

Total monthly premium

\$6.30

DEDUCTIBLES

The amount you must pay each year before your plan starts to pay for covered services or drugs.

Drug deductible

\$700.00

CONTACT INFORMATION

Plan address

[REDACTED]

Drug Coverage

[See if there's help to lower costs for drugs you take.](#)

MY DRUG LIST

Change Drugs

	Package	Quantity	Frequency	Brand/Generic
[REDACTED] 5mg tablet		90	Every 3 months	Generic
[REDACTED] 40mg tablet		90	Every 3 months	Generic
[REDACTED] 0.4mg capsule		90	Every 3 months	Generic

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?](#) ⓘ

COSTCO PHARMACY #1074	✓ In-network
CVS PHARMACY #17670	✓ In-network
WALMART PHARMACY 10-1489	✓ In-network
OSCO DRUG #3490	✓ In-network
Mail Order Pharmacy	✓ Preferred In-network

Costs vary based on the specific mail-order pharmacy

Scroll down to compare pharmacies.

Plan Details (middle part)

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 co-pays, and reach the catastrophic limit.

ESTIMATED 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?					
	Costco Pharmacy #1074 ✓ In-network	CVS Pharmacy #17670 ✓ In-network	Walmart Pharmacy 10-1489 ✓ In-network	Osco Drug #3490 ✓ In-network	Mail Order Pharmacy ✓ Preferred
Amoxicillin 500mg tablet	\$9.84	\$13.64	\$10.64	\$6.52	\$5.16
Amoxicillin 40mg tablet	\$69.24	\$93.72	\$70.04	\$44.56	\$33.60
Amoxicillin 0.4mg capsule	\$28.92	\$44.32	\$29.72	\$21.00	\$21.00
Total estimated drug cost for 2027	\$108.00	\$151.68	\$110.40	\$72.08	\$59.76
The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage to help you manage your out-of-pocket Medicare Part D drug costs by spreading them across the calendar year (January-December). All plans offer this payment option and participation is voluntary. Learn more about this payment option.					
Find out what your drug costs might look like with this payment option.					
ESTIMATED DRUG + PREMIUM COST					
	Costco Pharmacy #1074 ✓ In-network	CVS Pharmacy #17670 ✓ In-network	Walmart Pharmacy 10-1489 ✓ In-network	Osco Drug #3490 ✓ In-network	Mail Order Pharmacy ✓ Preferred
Total estimated drug + premium cost for 2027	\$183.60	\$227.28	\$186.00	\$147.68	\$135.36
When you'll meet your deductible	You won't meet your deductible in 2027	You won't meet your deductible in 2027	You won't meet your deductible in 2027	You won't meet your deductible in 2027	You won't meet your deductible in 2027
ESTIMATED TOTAL MONTHLY DRUG COST					
	Costco Pharmacy #1074 ✓ In-network	CVS Pharmacy #17670 ✓ In-network	Walmart Pharmacy 10-1489 ✓ In-network	Osco Drug #3490 ✓ In-network	Mail Order Pharmacy ✓ Preferred
January	\$27.00	\$37.92	\$27.60	\$18.02	\$14.94
April	\$27.00	\$37.92	\$27.60	\$18.02	\$14.94
July	\$27.00	\$37.92	\$27.60	\$18.02	\$14.94
October	\$27.00	\$37.92	\$27.60	\$18.02	\$14.94

Plan Details

(bottom part)

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

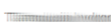
The "Total drug and premium cost" we keep drawing your attention to takes all of this into account.

ESTIMATED DRUG COSTS

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.

For 2027, you won't pay more than \$2,400 out-of-pocket for covered Part D drugs.

[Learn more about why your costs change.](#)

- COSTCO PHARMACY #1074 - DRUG COSTS DURING COVERAGE PHASES				
	Retail cost	Cost before deductible	Cost after deductible	Cost after out-of-pocket cap
 5mg tablet	\$2.46	\$2.46	\$0.00	\$0.00
 40mg tablet	\$17.31	\$17.31	\$3.00	\$0.00
 0.4mg capsule	\$7.23	\$7.23	\$3.00	\$0.00
Monthly totals	\$27.00	\$27.00	\$6.00	\$0.00
+ CVS PHARMACY #17670 - DRUG COSTS DURING COVERAGE PHASES				
+ WALMART PHARMACY 10-1489 - DRUG COSTS DURING COVERAGE PHASES				
+ OSCO DRUG #3490 - DRUG COSTS DURING COVERAGE PHASES				
+ MAIL ORDER PHARMACY - DRUG COSTS DURING COVERAGE PHASES				

+ 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	★★★★☆

Plan Documents	
Use these documents to understand detailed coverage information.	
Contact the plan for more details.	
Drug list (formulary) A list of the plan's covered prescription drugs.	The plan didn't provide this document. Contact the plan for more information.
Evidence of Coverage A complete description of the plan's benefits, rules, costs, and more.	The plan didn't provide this document. Contact the plan for more information.
Summary of Benefits An overview of what the plan covers and what you pay.	The plan didn't provide this document. Contact the plan for more information.

If you are satisfied with this plan, return to the top of the web page and click the green "Enroll" button to enroll. If you enroll online, you'll be redirected to the particular carrier's website to complete. Alternatively, you can call the non-members phone number listed there.

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

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