

MEDICARE

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





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UNDERSTANDING MEDICARE

If you are enrolled in **Medicare** (or are about to be), you probably have 2 things in common with the 58 million others who are on it—you're 65 or older, and you have a number of questions about how Medicare works.

Medicare is a large government program with a maze of rules and regulations. This brochure has been designed to give you a better understanding of Medicare, including:

- The different parts of Medicare and what they cover
- An explanation of Medicare Part B—the part that provides medical coverage, including infusions
- An in-depth look at Medicare Part D—the part that provides your pharmacy coverage
- Some programs that may help people who can't afford their prescriptions



Questions? We're here to help.

Even after you've read this brochure, you may still have questions. Call **1.866.SKYRIZI** (1.866.759.7494) and one of our Insurance Specialists will help answer them for you.

For complete Medicare information

This brochure is designed to give you a high-level understanding of Medicare. More detailed information can be found on **Medicare.gov**

Please see **Uses and Important Safety Information** on page 12. Please see full **Prescribing Information**, including **Medication Guide**, at https://www.rxabbvie.com/pdf/skyrizi_pi.pdf and discuss with your doctor.

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WHAT IS MEDICARE?

Medicare is a federal health insurance program for people 65 and older. In certain cases, it also provides health benefits for younger people with disabilities, and for people with end-stage kidney disease.

What does Medicare cover?

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

- ✓ Hospitalization

- ✓ Medical services (such as doctor visits, infusions, lab tests, X-rays, etc.)

- ✓ Prescription drugs



Questions about what Medicare covers?

Call **1.866.SKYRIZI** (1.866.759.7494) and one of our Insurance Specialists will help answer them for you. Or visit www.medicare.gov/what-medicare-covers

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THE DIFFERENT PARTS OF MEDICARE COVERAGE

Medicare’s coverage for hospitalization, medical services, and prescriptions is provided by several different Medicare parts or insurance plans:

	PART A	PART B	PART C Medicare Advantage Plans	PART D
Type of Insurance	Hospitalization	Medical	Not a separate insurance benefit; a coverage option to Medicare Parts A and B	A separate coverage option that you can add to Medicare Parts A and B
What It Covers	Includes hospital, skilled nursing facility, home health, and hospice care	Medical services by doctors and hospitals, including infusions	Allows private health insurance companies to provide your Medicare benefits through what are called “Medicare Advantage Plans”	Prescription medications
Prescription Drug Coverage	No	Sometimes*	Sometimes	Yes
Enrollment	Usually automatic if you receive Social Security benefits	Typically, you must enroll	Optional	You must enroll

*Drugs administered by a health care professional in the doctor’s office may be covered.

Questions about Medicare Parts A, B, C, or D?

Call **1.866.SKYRIZI** (1.866.759.7494) and one of our Insurance Specialists will help answer them for you.

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The focus of this brochure is on **Medicare Part B: Medical Coverage** and **Part D: Prescription drug coverage**.

UNDERSTANDING PART B

MEDICARE'S MEDICAL SERVICE COVERAGE

What does Part B cover?

Medicare Part B helps cover medical services, like doctor and hospital visits. Services could include laboratory tests, X-rays, mental health care, and preventative care. Part B also includes durable medical equipment, like wheelchairs, walkers, or oxygen equipment.

Does Part B cover infusions?

Medicare Part B also helps cover infusion services you may receive at your doctor's office, a hospital, or an infusion center.

What if I'm already enrolled in Medicare?

When enrolling in Medicare, some people get Medicare Part B coverage automatically. If you are already enrolled in Medicare, check if you have Part B coverage by calling Medicare at **1.800.MEDICARE** (1.800.633.4227).



Questions about Medicare Part B?

Call **1.866.SKYRIZI** (1.866.759.7494) to speak with an Insurance Specialist or visit [medicare.gov](https://www.medicare.gov)

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UNDERSTANDING PART D

MEDICARE'S PRESCRIPTION DRUG COVERAGE

Medicare Parts A and B do not cover most prescriptions. However, drug coverage is available to everyone in Medicare by enrolling separately in either:

Medicare Advantage Plan (Part C that includes drug coverage)

OR

Medicare Part D Prescription Drug Plan, a stand-alone prescription drug plan that adds drug coverage to your Medicare Parts A and B benefits

Limits on the coverage of prescription drug plans

Over 46 million Medicare beneficiaries are enrolled in Part D Prescription Drug Plans. Even with the coverage these plans provide, there are certain limits, including:

- **What drugs are covered**
Each plan has a list of the specific drugs they will cover. This list is called the plan's **formulary**.
- **What you pay for a drug that is covered**
Many plans classify the drugs they cover by levels of cost, called **tiers**. Generally, the lower the tier a drug is in, the lower your cost will be. Drugs in a higher tier will have a higher cost to you.



Questions about Medicare Part D?

Call **1.866.SKYRIZI** (1.866.759.7494) to speak with an Insurance Specialist or visit [medicare.gov](https://www.medicare.gov)

Please see **Uses and Important Safety Information** on page 12. Please see full **Prescribing Information**, including **Medication Guide**, at https://www.rxabbvie.com/pdf/skyrizi_pi.pdf and discuss with your doctor.

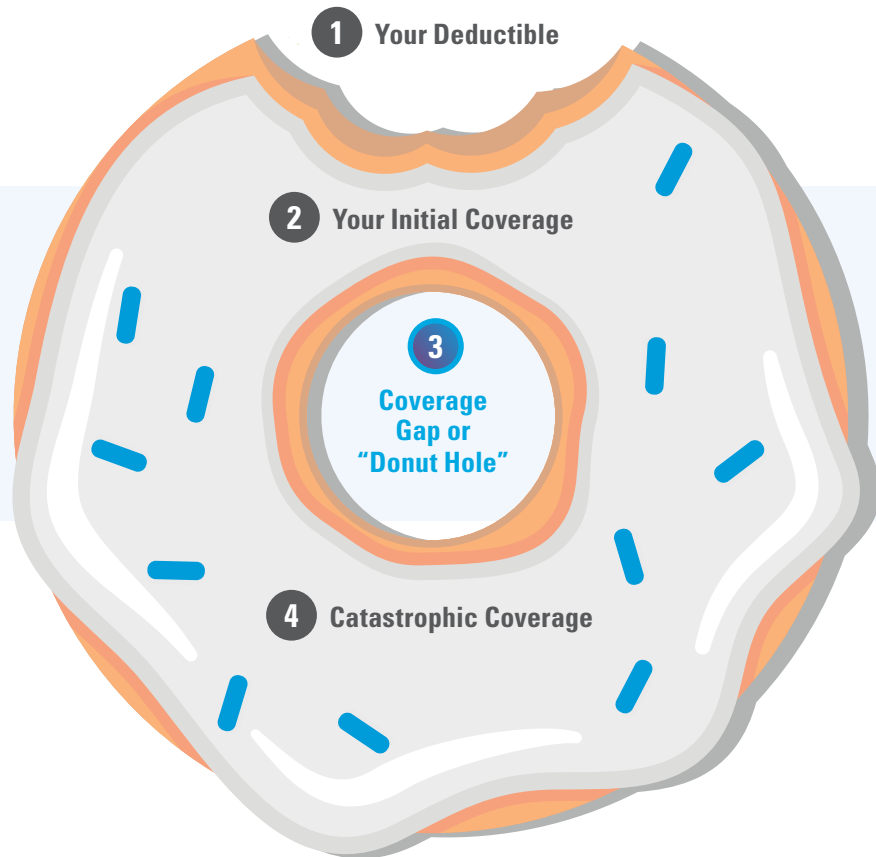


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BREAKING DOWN MEDICARE PART D COVERAGE

Medicare Part D drug plans have 4 phases of coverage, with a gap in the third phase called the “donut hole,” with a temporary coverage limit.

For high-cost drugs, you may go straight to the third phase “donut hole” for your first prescription, and have your first refill in the fourth phase (catastrophic coverage), where your **co-pay is reduced**.



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



The coverage year begins.

1

You reach your deductible.

You pay until your deductible cost is met, up to a certain yearly amount.

My yearly deductible is:

\$

2

You reach your initial coverage limit.

You pay a portion of the cost with a co-pay, until you reach your initial coverage limit.

My limit is:

\$

3

You enter the coverage gap or “donut hole.”

After you reach your initial coverage limit, you enter a gap where you pay until you reach your out-of-pocket drug expense limit.

Compared to previous years, a higher percentage of your out-of-pocket cost will be covered and you will now pay no more than 25%. Costs may vary depending on the specific brand or generic drug.

My gap is:

\$

4

You reach your out-of-pocket limit.

In the catastrophic coverage phase, **your co-pay is reduced**. For the rest of the year, Part D pays 95% of your prescription costs, and you pay 5%.

My coverage is:

\$



The coverage year ends, then resets.

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ENROLLING IN A MEDICARE DRUG PLAN

Choosing a Medicare Part D drug plan

There are hundreds you can choose from. Deciding on the right one depends on your individual circumstances and needs. To help you decide, here are some things to think about:

✓ Enrollment Checklist and Notes

- Does the plan serve the area in which I live?
- Does the plan's monthly premium provide a good value for my needs?
- Does the plan cover the drugs I take?

Compare the plans for premium, deductible, drug cost sharing, coverage gap, and out-of-pocket limit.

Notes:

HOW TO ENROLL IN A MEDICARE PLAN

Once you decide on a plan that works best for you, you may be able to enroll by any of the following:

- Visit [Medicare.gov](https://www.Medicare.gov)
- Complete a paper enrollment form
- Call Medicare at 1.800.MEDICARE (1.800.633.4227)



What you'll need

When you join a Medicare drug plan, you'll need to provide information from your Medicare Part A and/or Part B card. So keep it handy when you are ready to enroll.

Note:

You have a chance to review and change your coverage each year during the annual Medicare Open Enrollment period (October 15 to December 7).

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EXTRA HELP PAYING FOR YOUR MEDICATIONS

People on Medicare who need help paying for their prescription drug costs may be eligible to receive a **low-income subsidy** (also known as LIS or Extra Help). About 1 in 3 people on Medicare currently receives this subsidy.

The benefits of “Extra Help”

- Currently pay \$9.20 per prescription
- Have no “donut hole” in their Part D coverage
- May receive full or partial subsidies*

Are you eligible for Extra Help?

To find out, apply at your local Social Security office.

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

OTHER RESOURCES



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 local state’s program to learn how it works, and if you are eligible.



Patient Assistance Foundations (PAFs)

Financial assistance may be available from independent charitable foundations for qualified patients who are unable to afford their co-pay costs. Visit AbbVie.com/myAbbVieAssist for more information.



The Resources of Skyrizi Complete

Call **1.866.SKYRIZI** (1.866.759.7494) to speak with an Insurance Specialist who can help you identify available resources to save on your prescription. Your Ambassador can also help navigate your options.



Skyrizi Complete App

Track your injections, log your symptoms, set reminders, and more. Open the App Store or Google Play and search “Skyrizi Complete” to download today.

Download the App today



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COMMON MEDICARE TERMS

Assignment: An agreement by your doctor, provider, or supplier to be paid directly by Medicare, to accept the payment amount Medicare approves for the service, and not to bill you for any more than the Medicare deductible and coinsurance.

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 medications 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.

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 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.

Medically necessary services: Services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice.

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%.

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COMMON MEDICARE TERMS Continued

- Co-Pay**
Your share of the cost for a medical service or prescriptions 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 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 medications.
- Initial Coverage Limit:**
The amount you and your plan have spent before you reach the Coverage Gap (“Donut Hole”).

Patient Assistance Foundations: Independent charitable foundations that provide financial assistance to qualified patients who are unable to afford their co-pay costs.

Premium: The amount you pay for your health insurance every month.

Preventive services: Health care to prevent illness (like the flu) or detect it at an early stage when treatment is most likely to work best.

State Pharmaceutical Assistance Programs (SPAPs): State programs that coordinate with Medicare’s Part D drug benefit to help their residents pay for prescription drugs.

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USES AND IMPORTANT SAFETY INFORMATION ABOUT SKYRIZI® (risankizumab-rzaa)¹

SKYRIZI USES¹

SKYRIZI is a prescription medicine used to treat adults with:

- moderate to severe plaque psoriasis who may benefit from taking injections or pills (systemic therapy) or treatment using ultraviolet or UV light (phototherapy).
- active psoriatic arthritis (PsA).
- moderate to severe Crohn’s disease.

IMPORTANT SAFETY INFORMATION¹

What is the most important information I should know about SKYRIZI® (risankizumab-rzaa)?

SKYRIZI is a prescription medicine that may cause serious side effects, including: Serious allergic reactions:

- Stop using SKYRIZI and get emergency medical help right away if you get any of the following symptoms of a serious allergic reaction:
 - fainting, dizziness, feeling lightheaded (low blood pressure)
 - trouble breathing or throat tightness
 - swelling of your face, eyelids, lips, mouth, tongue, or throat
 - chest tightness
 - skin rash, hives
 - itching

Infections:

SKYRIZI may lower the ability of your immune system to fight infections and may increase your risk of infections. Your healthcare provider should check you for infections and tuberculosis (TB) before starting treatment with SKYRIZI and may treat you for TB before you begin treatment with SKYRIZI if you have a history of TB or have active TB. Your healthcare provider should watch you closely for signs and symptoms of TB during and after treatment with SKYRIZI.

- Tell your healthcare provider right away if you have an infection or have symptoms of an infection, including:
 - fever, sweats, or chills
 - warm, red, or painful skin
 - diarrhea or stomach pain
 - cough
 - or sores on your body
 - burning when you urinate
 - shortness of breath
 - different from your psoriasis
 - or urinating more often than normal
 - blood in your mucus (phlegm)
 - weight loss
 - muscle aches

Do not use SKYRIZI if you are allergic to risankizumab-rzaa or any of the ingredients in SKYRIZI.

Before using SKYRIZI, tell your healthcare provider about all of your medical conditions, including if you:

- have any of the conditions or symptoms listed in the section “What is the most important information I should know about SKYRIZI?”
- have an infection that does not go away or that keeps coming back.

- have TB or have been in close contact with someone with TB.
- have recently received or are scheduled to receive an immunization (vaccine). Medicines that interact with the immune system may increase your risk of getting an infection after receiving live vaccines. You should avoid receiving live vaccines right before, during, or right after treatment with SKYRIZI. Tell your healthcare provider that you are taking SKYRIZI before receiving a vaccine.
- are pregnant or plan to become pregnant. It is not known if SKYRIZI can harm your unborn baby.
- are breastfeeding or plan to breastfeed. It is not known if SKYRIZI passes into your breast milk.

Tell your healthcare provider about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements.

What are the possible side effects of SKYRIZI?

SKYRIZI may cause serious side effects. See “What is the most important information I should know about SKYRIZI?”

Liver problems in Crohn’s disease: A person with Crohn’s disease who received SKYRIZI by intravenous infusion developed changes in liver blood tests with a rash that led to hospitalization. Your doctor will do blood tests to check your liver before, during, and up to 12 weeks of treatment and may stop treatment with SKYRIZI if you develop liver problems. Tell your doctor right away if you notice any of the following symptoms: unexplained rash, nausea, vomiting, stomach (abdominal) pain, tiredness (fatigue), loss of appetite, yellowing of the skin and eyes (jaundice), and dark urine.

The most common side effects of SKYRIZI in people treated for Crohn’s disease include: upper respiratory infections, injection site reactions, fever, headache, stomach (abdominal) pain, back pain, joint pain, and low red blood cells (anemia).

The most common side effects of SKYRIZI in people treated for plaque psoriasis and psoriatic arthritis include upper respiratory infections, feeling tired, fungal skin infections, headache, and injection site reactions.

These are not all the possible side effects of SKYRIZI. Call your doctor for medical advice about side effects.

Use SKYRIZI exactly as your healthcare provider tells you to use it.

SKYRIZI is available in a 150 mg/mL prefilled syringe and pen, a 600 mg/10 mL intravenous infusion, and a 360 mg/2.4 mL single-dose prefilled cartridge with on-body injector.

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. SKYRIZI [package insert]. North Chicago, IL: AbbVie Inc.

UNDERSTANDING MEDICARE

WHAT IS MEDICARE?

THE PARTS OF MEDICARE

HOW TO ENROLL IN MEDICARE PLANS

SUPPORT

GLOSSARY

IMPORTANT SAFETY INFORMATION

☒ CLOSE

MEDICARE

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

