

How to Compare

Medicare Part “D”

Prescription Drug Plans



DelVal

Senior Advisors

Independent Medicare Planning Specialists

Before you Begin...

- Hold down the “Ctrl” button and click: [Medicare.gov](https://www.Medicare.gov)
- Create an account or log in to Medicare.gov
- Have the names of the drugs you take, the dosage and frequency
- Remember: If you are taking a generic drug, please input the generic name, not the brand
- Do not include over-the-counter medications



Screen 1:


Explore your Medicare coverage options

Review your 2026 plan options now.

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



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

1. Click: Log in /
Create Account



Screen 2:

Log in

USERNAME

[Forgot your username or password?](#)

Save my username for next time

Don't check this box if you're using a shared or public device.

[What's this?](#) ⓘ

Continue

Create an account

Your secure Medicare account lets you access your information anytime.

- ✓ Get a summary of your current coverage
- ✓ Add your drugs & pharmacies
- ✓ Use your saved drugs & pharmacies to compare plan costs
- ✓ Access your "Medicare & You" handbook and more online

Create an account

2. Enter Username

3. Click: Continue

Using a shared or public device?

Be sure to log out and close all browser windows when you're done. This will help keep your information secure.

By accessing this site, you agree to our [Terms and Conditions](#) ↕



Screen 3:

Log in

Username

Sbbrunner

PASSWORD

Show

[Forgot your username or password?](#)

Log in

Back

Using a shared or public device?

Be sure to log out and close all browser windows when you're done. This will help keep your information secure.

By accessing this site, you agree to our [Terms and Conditions](#) v

Create an account

Your secure Medicare account lets you access your information anytime.

- ✓ Get a summary of your current coverage
- ✓ Add your drugs & pharmacies
- ✓ Use your saved drugs & pharmacies to compare plan costs
- ✓ Access your "Medicare & You" handbook and more online

Create an account

4. Enter Password

5. Click: Log in



Screen 4:

Medicare.gov

Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Steven Messages

[Account home](#)

Hello, Steven!

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

Your 2025 plan
Right now you have:


[Wellcare Value Script \(PDP\)](#)

Plan type: Drug plan (Part D)
Plan ID: S4802-141-0

Total monthly premium	Retail pharmacy: 2025 estimated total drug costs	Mail order pharmacy: 2025 estimated total drug costs
\$0.00	\$36.85 Covers 4 of 4 drugs	\$43.20 Covers 4 of 4 drugs

Open Enrollment is coming soon!
Consider health and drug plans in Bucks, PA, 18976
[\(Change location\)](#)

[Find Plans Now](#)



6. Scroll down and edit your pharmacies and drug list if needed

7. Scroll down further to bottom and Click: Find Plans Now

Screen 5:

Find Plans Now ×

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

COVERAGE FOR

2026 2025

ZIP CODE

[Cancel](#)

8. Make sure coverage is set to 2026

9. Make sure the correct zip code is entered

10. Click: Continue



Screen 6:

Find Plans Now ×

Next, select the type of plan you want:

- 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**
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.](#)

Find Plans [Go Back](#)

11. Click: Medicare drug plan (Part D)

12. Click: Find Plans



Screen 7:

Find Plans Now ✕

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

COVERAGE FOR

2025 2024

ZIP CODE

[Cancel](#)

13. Confirm your zip code and plan year 2025

14. Click: Continue



Screen 8:

Your next plan

Wellcare Value Script (PDP)
Wellcare | Plan ID: S4802-141-0
Star rating: Coming Soon

MONTHLY PREMIUM
\$8.20 Includes: Only drug coverage

TOTAL DRUG & PREMIUM COST (for 2026)
\$795.86 Retail pharmacy: Estimated total drug + premium cost
\$798.67 Mail-order pharmacy: Estimated total drug + premium cost

DEDUCTIBLE
\$615.00 Drug deductible

[Plan Details](#) Added to compare

Showing 10 of 12 drug plans

SilverScript Choice (PDP)
Aetna Medicare | Plan ID: S5601-012-0
Star rating: Coming Soon

MONTHLY PREMIUM
\$22.70 Includes: Only drug coverage

TOTAL DRUG & PREMIUM COST (for 2026)
\$576.38 Retail pharmacy: Estimated total drug + premium cost
\$539.92 Mail-order pharmacy: Estimated total drug + premium cost

DEDUCTIBLE
\$615.00 Drug deductible

Open Enrollment starts October 15

[Plan Details](#) Add to compare

15. “Your next plan” is the 2026 version of your 2025 plan choice

16. If your plan shows up twice, nothing more to do. It will automatically renew.

17. The very next plan down is the correct choice for 2026

18. Click: “Plan Details” to see more information about your drugs

19. To enroll in a new plan, Click: “Enroll”, most of your personal information will automatically populate

20. The “Enroll” button will appear on October 15th



Things to Consider

- **The Retail Pharmacy You Choose may have an Impact on the Costs of Your Drugs**
- **If a Brand Name Drug Can be Safely Replaced by a Generic You May be Able to Save Money**
- **Think About Your Choice as a One Year Decision. Your Medicare Part “D” Rx Card Can be Changed Each Year During Open Enrollment (October 15th through December 7th)**
 - **Reasons To Change:**
 - **Your Part “D” Rx Card Premium Increased Dramatically**
 - **Your Current Part “D” Rx Card Changed the Tier on One or More of Your Drugs**
 - **Your Drugs Changed and You Want to See if There is a Better Choice Available**



In Conclusion

- **Remember: You Want the Plan With the Lowest Overall Cost. The Deductible, Premium and Cost of the Drugs Must be Considered Together, Not Individually When You Make Your Choice**
- **If Your Comparison Shows Any of Your Drugs as “NOT ON FORMULARY” an Exception Must Be Approved By the Rx Card Insurance Company to Be Covered or it will not count towards your out-of-pocket maximum**
- **With Little Practice You Will be Able to Input, Print and Understand How to Decide Which Medicare Part “D” Rx Choice is Best for you**
- **If You Decide to Make a New Plan Choice, do not call your current plan to cancel. You will Automatically Be Dis-enrolled by Medicare as of January 1st.**