



NOW UPDATED FOR

2020

OPEN ENROLLMENT INFORMATION FOR PATIENTS

Understanding your health plan coverage options

Please see Prescribing Information, including Patient Information, for RADICAVA®, also available at radicava.com.

Radicava[®]
(edaravone) IV infusion
30mg/100mL



Understanding coverage options for medications given by IV infusion

If your treatment is given by IV infusion, how it is covered and where it is given can determine your out-of-pocket costs.

▲ [SEE INSERT TO GET STARTED](#) ▲

How to use this information:

- 1 List all medications you and family members on your health plan are taking**
This can help give you a better idea of your costs for next year.
- 2 Contact your health plan representative and evaluate your options for 2020**
Find out about your medical and prescription plan insurance benefits and out-of-pocket costs for your medications and infusion treatments.
- 3 Call Searchlight Support® at 1-844-SRCHLGT (1-844-772-4548)**
We can help you understand your insurance coverage and tell you about out-of-pocket cost support options that may be available. Please contact your health insurance company representative with specific questions about your plan's coverage.

This is not a complete list of health plan options. Please contact your health insurance company or medicare.gov for specific information.

Open Enrollment Calendar

OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
Commercial or Private Insurance: Most plan decisions are made by November 30. Dates vary. Check with your plan.					
	Health Insurance Marketplace (HealthCare.gov): In many states, starts November 1 and ends December 15. Check with your plan. This is private insurance.				
	Medicare: Starts October 15 and ends December 7. You can select Original Medicare (Part B) . You can also select or change a Medicare Advantage plan or Medicare Part D prescription plan .		Medicare Advantage: Starts January 1 and ends March 31. You can switch to a different Medicare Advantage plan , or return to Original Medicare (Part B) and join a Medicare Part D prescription plan .		

Call us—we're here to help you review information about health plan options.



1-844-SRCHLGT (1-844-772-4548)
Monday-Friday, 8 AM-8 PM ET
radicava.com

This overview can help you understand health plan coverage

If you have Commercial or Private Insurance	Medical Benefit	Prescription Benefit
<p>Your medication may be covered under:</p> <ul style="list-style-type: none"> • Your Medical Benefit, which typically covers medications given by a healthcare professional • Your Prescription Benefit, which may cover your medication if obtained through a specialty pharmacy • Or both <p>Your health insurance plan may require that the Prescription Benefit be used, no matter where your treatment is given. Check your plan for specific information.</p>	<p>What you can ask your plan:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Annual deductible <input type="checkbox"/> Coverage of your medication and the cost of your infusion <input type="checkbox"/> Co-pay or co-insurance for each treatment <input type="checkbox"/> Individual or family out-of-pocket maximum <p>Go to page 4</p>	<p>What you can ask your plan:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Annual deductible <input type="checkbox"/> Coverage of your medication <input type="checkbox"/> Co-pay or co-insurance for each prescription and refill <p>Go to page 5</p>
<p>Call us—Searchlight Support® Out-of-Pocket Assistance Program may be available to help eligible patients save on the cost of RADICAVA® and their infusion. Restrictions apply.</p>		

If you have Medicare	Medicare Part B or Part C (Medicare Advantage)	Medicare Part D
<p>Your costs may change next year. Visit medicare.gov to find out more.</p> <div data-bbox="164 1205 581 1476" style="border: 1px solid black; padding: 5px;"> <p>If you have applied for Social Security Disability Insurance (SSDI), Searchlight Support® can provide information to help you with the transition to Medicare coverage. Visit ssa.gov/disabilityssi to learn more about Medicare and SSDI, or call Searchlight Support®.</p> </div> <p>See page 10 for a helpful glossary of health insurance terms.</p>	<p>What you can ask your plan:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Annual deductible <input type="checkbox"/> Co-insurance costs before Medicare pays its share <div data-bbox="639 1268 1021 1476" style="border: 1px solid black; padding: 5px;"> <p>Review information about a Medicare Supplement (Medigap) plan with Medicare Part B. (Not available with Medicare Advantage plans)</p> </div> <p>Go to pages 6-7</p>	<p>What you can ask your plan:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Annual deductible <input type="checkbox"/> Co-insurance costs <input type="checkbox"/> Cost of your medication in the coverage gap or “donut hole” <input type="checkbox"/> Cost of your medication after the “donut hole” <p>Go to page 8</p>

Consider these questions as you review your health plan options:

- What is your premium?
- What is your deductible?
- What is your co-payment or co-insurance?
- If you have an out-of-pocket maximum, what is it?

For commercial or private insurance, see [pages 4-5](#).

For Medicare, see [pages 6-9](#).



Review your commercial or private insurance

Medical Benefit

The Medical Benefit typically covers the cost of infused medications given by a healthcare professional **at your home or at another location.**

Call your health insurance company—make sure you have coverage for your treatment.

Individual or family Premium?	Individual or family Deductible?	Co-pay or co-insurance for treatment?		Out-of-pocket Maximum
		Cost of Medication	Cost of Infusion	
Total premium for year: \$ _____ PLEASE NOTE: Does not count towards your out-of-pocket maximum	Does your plan include an annual deductible? <input type="checkbox"/> Yes <input type="checkbox"/> No Annual deductible: \$ _____	Does your plan cover your medication? <input type="checkbox"/> Yes <input type="checkbox"/> No Co-pay: \$ _____ OR Co-insurance: _____ %	Does your plan cover the cost of giving you your infusion at your home or other location? <input type="checkbox"/> Yes <input type="checkbox"/> No Co-pay: \$ _____ OR Co-insurance: _____ %	Your treatment costs for the rest of the year may be \$0 after you reach the out-of-pocket maximum. Out-of-pocket maximum: \$ _____
Full year				

- **Some plans cover up to 100%** of the costs of your medication and the costs of your infusion
- Most plans include an individual or family out-of-pocket maximum
 - Your family’s doctor and hospital visits and other medical services may count towards your out-of-pocket maximum
 - Typically includes out-of-pocket costs for your medication and the cost for your infusion



Applying for Social Security Disability Insurance Benefits and Medicare

People who have been diagnosed with amyotrophic lateral sclerosis (ALS) can apply for Social Security Disability Insurance (SSDI) benefits, and subsequently, for Medicare coverage. Visit ssa.gov/medicare or ssa.gov/disabilityssi to learn more about Medicare, SSDI, and to apply online.

Call us—we’re here to help you review information about health plan options.



Review your commercial or private insurance

Prescription Benefit

The Prescription Benefit typically covers the cost of medications which can be obtained as a prescription, **but does not cover the cost to give you your infusion.**

Call your health insurance plan—make sure you have coverage for your medication.

Premium	Deductible	Co-pay or co-insurance for a full year of treatment?
If Prescription Benefit premium is separate from Medical Benefit premium, total premium per year: \$ _____ PLEASE NOTE: Does not count towards your out-of-pocket maximum	Does your plan include an annual deductible? <input type="checkbox"/> Yes <input type="checkbox"/> No Annual deductible: \$ _____	Does your plan cover your medication? <input type="checkbox"/> Yes <input type="checkbox"/> No Prescription/Refill Co-pay: \$ _____ OR Co-insurance: _____ % Does your plan require you to obtain your medication from a Specialty Pharmacy? <input type="checkbox"/> Yes <input type="checkbox"/> No Specialty Pharmacy name _____
_____ Full year _____		

- Some plans require that your medication be covered under the Prescription Benefit even though it is given by a healthcare professional. Check your health insurance plan for specific information

Need help paying for treatment with RADICAVA®?

Searchlight Support® Out-of-Pocket Assistance Program

If you have commercial insurance coverage
PAY AS LITTLE AS \$0 PER INFUSION*

Eligible, commercially insured patients will be automatically enrolled in the Program, when their healthcare provider submits a Benefit Investigation and Enrollment form for RADICAVA®. An Enrollment Form for this program is also available at radicava.com. Once enrolled, patients will receive a welcome letter, brochure and program card by mail.

*Restrictions apply. \$20,000 maximum program benefit per calendar year. For full eligibility requirements and terms and conditions, ask your healthcare provider for a Searchlight Support® Out-of-Pocket Assistance Program brochure or visit radicava.com.

Learn about Medicare coverage

Medicare Part B or Part B + Medicare Supplement (Medigap)

Typically covers the cost of infused medications given by a healthcare professional.

How Medicare Part B works:

<p>You pay monthly Premium \$144^a</p>	<p>You pay annual Deductible \$185^b</p>	<p>You pay 20% of medication and infusion costs</p>	<p>Medicare Part B covers 80% of medication and infusion costs</p>
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Supplemental coverage and plans may be available to help with the 20% of costs for your treatment not covered by [Medicare Part B](#).

If you are treated at home, a [Medicare Advantage plan](#) may cover the cost of your medication **and** the cost of your infusion.

If you are not treated at home, see information about Medicare Part B with a [Medicare Supplement \(Medigap\) plan](#).

How Medicare Part B + Medigap works:

With a Medigap plan, your out-of-pocket costs may be as low as \$0. There are a number of Medigap plans available. You can use the table below to compare them.

Visit your [State Health Insurance Assistance Program \(SHIP\)](#) or [Medicare.gov](#) for additional information and assistance.

You pay Medicare Part B and Medigap Premiums ^c	You or your Medigap plan pay annual Deductible	You and/or your Medigap plan pay 20% of medication and infusion costs ^e	Medicare Part B covers 80% of medication and infusion costs
<p>Monthly Medicare Part B premium: \$ 144^a</p> <p>Monthly Medigap premium: \$ _____</p> <p>Total premiums for year: \$ _____</p>	<p>Medicare Part B deductible: \$ 185^b</p> <p>Does the Medigap plan cover deductible?^d <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Your deductible with Medigap plan: \$ _____</p>	<p>Does the Medigap plan cover all of the 20% Medicare Part B costs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Does the Medigap plan have an out-of-pocket limit? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Out-of-pocket limit: \$ _____</p>	<p>With a Medigap plan, your out-of-pocket costs may be as low as \$0^{d,e}</p>

^aMedicare Part B premium estimated for 2020. Check Medicare.gov for update.

^b2019 Medicare Part B deductible; 2020 deductible will be released in 4th quarter of 2019. Check Medicare.gov for update.

^cPremiums do not count towards your out-of-pocket limit.

^dOnly Medigap Plans C and F cover the Medicare Part B deductible. However, these plans will not be available to people new to Medicare beginning in 2020. Visit Medicare.gov for more information.

^eMedigap Plans A-G and M-N pay 20% of the Part B costs, you pay 0% of those costs; Plan K pays 10% and you pay 10%; Plan L pays 15% and you pay 5%. In MA, MN, and WI, Medigap plans are standardized in a different way.

Check your plan's support for your treatment.

If you are treated at home, a [Medicare Advantage plan](#) may cover the cost of your medication **and** the cost of your infusion.

If you are not treated at home, see information about Medicare Part B with a [Medicare Supplement \(Medigap\) plan](#).

Learn about Medicare coverage

If you have Medicare Part C (Medicare Advantage)

Medicare Advantage typically covers the cost of infused medications given by a healthcare professional.

A [Medicare Advantage plan](#) may include prescription drug coverage and may help with costs for your medication in the “donut hole.” It may be available as an alternative to Original Medicare coverage (Medicare Part A and Part B). Some limitations apply. **If you enroll in a Medicare Advantage plan, you cannot enroll in a Medigap plan.**

Call your Medicare Advantage Plan Administrator to learn more

You pay Premium ^f	You may pay annual Deductible ^f	You pay co-pay and/or co-insurance ^{f,g}	Medicare Advantage covers remaining medication and treatment costs
Medicare Advantage monthly premium: \$ _____ Total premiums for year: \$ _____ PLEASE NOTE: Does not count towards your out-of-pocket maximum	Deductible: \$ _____	For medication and treatment costs: Co-pay: \$ _____ Co-insurance: _____ %	Consider your out-of-pocket costs when selecting a Medicare Advantage plan. Out-of-pocket maximum: \$ _____ IMPORTANT: If you use out-of-network services, your costs may exceed the plan's out-of-pocket maximum

^f Check your plan—premiums and out-of-pocket costs vary by plan.

^g Medicare Advantage plans have a yearly limit on your out-of-pocket costs for medical services. Once you reach this limit, you may pay \$0 for covered services.

Check your Medicare Advantage plan's support for your treatment.

If you are treated at home, a [Medicare Advantage plan](#) may cover the cost of your medication **and** the cost of your infusion.

If you are not treated at home, see information about Medicare Part B with a [Medicare Supplement \(Medigap\) plan](#).

If your Medicare Advantage plan does not include prescription drug coverage, you will also need to enroll in a [Medicare Part D prescription drug plan](#).



Call us—we're here to help you review information about health plan options.

Medicare prescription coverage

Medicare Part D—A Consideration for Home Infusion

Medicare Part D prescription drug plans typically cover the cost of your medication when it is infused in the home.

It is important to note that this coverage applies only to the medication, and not to any related infusion services, equipment, or supplies.

Here's how it works:

You pay premium	You pay annual deductible	Before the "donut hole" you pay co-insurance	In the "donut hole" you pay co-insurance	After the "donut hole" you pay co-insurance
Medicare Part D monthly premium: \$ _____ ^a	Deductible \$ 435	You pay 25%-33% of medication costs up to \$4,020 minus deductible ^b	You pay 25% of medication costs between \$4,020 and \$6,350	You pay 5% of medication costs above \$6,350
Total premiums for year: \$ _____ ^a		25%-33% of \$4,020 minus deductible = \$ _____	25% of \$ 2,330 = \$ 583	5% above \$6,350 = \$ _____ ^c
		Medicare pays 67% to 75%	Part D Program pays 75%	Medicare pays 95%

^aCheck your plan—premiums vary by plan.

^bCo-insurance for specialty medications may be up to 33%.

^cBased on the total annual cost of your medications.

Call your health insurance company—make sure you have coverage for your medication.

Find a plan that works for you

- Understand that out-of-pocket costs for prescription medications may vary depending on the plan you choose
- Be sure to consider all the prescription medications you and your family are taking
- Look at total out-of-pocket medication costs, not just premiums and deductible

Supplemental coverage may be available. Some people with limited resources and income may qualify for **Medicare Extra Help** to help pay for prescription drug plan costs, including deductibles and out-of-pocket expenses.

Visit medicare.gov for more information or contact your Medicare insurance plan representative.



Call us—we're here to help you review information about health plan options.

If you have questions about how to use this guide or what to ask your plan, call Searchlight Support®.

State Health Insurance Assistance Program (SHIP)

Your local SHIP may be able to provide in-depth, objective counseling and assistance to Medicare beneficiaries and can help you find a plan that's right for you. To find a SHIP in your area, visit shiptacenter.org or call 1-877-839-2675

Medical Benefit

Medicare Supplemental Insurance: Getting Started (Information about Medigap plan options)
[medicare.gov/publications](https://www.medicare.gov/publications) (keyword: 11575)

Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare
[medicare.gov/publications](https://www.medicare.gov/publications) (keyword: 02110)

Medicare Part B Costs
[medicare.gov/your-medicare-costs/part-b-costs](https://www.medicare.gov/your-medicare-costs/part-b-costs)

What's a Medicare Advantage Plan?
[medicare.gov/publications](https://www.medicare.gov/publications) (keyword: 11474)

Prescription Benefit

Your Guide to Medicare Prescription Drug Coverage
[medicare.gov/publications](https://www.medicare.gov/publications) (keyword: 11109)

How Medicare Prescription Drug Coverage Works with a Medicare Advantage Plan or Medicare Cost Plan
[medicare.gov/publications](https://www.medicare.gov/publications) (keyword: 11135)

Extra Help with Medicare Prescription Drug Plan Costs
ssa.gov/benefits/medicare/prescriptionhelp

Medicare Plan Finder
(Search tool enabling users to compare Medicare Part D prescription drug plans in local area)
[medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan)

Glossary

Co-insurance: A percentage of the cost of your medications and healthcare services that you are responsible for paying. Typically, this is a lower percentage amount than what your health plan pays.

Co-pay: A set amount, determined by your health plan, that you pay for medications and healthcare services at the time of service.

Commercial or Private insurance: Health insurance provided by private companies or non-governmental organizations. If your health insurance plan is not provided through government organizations such as Medicare, Medicaid, TRICARE, or the Veterans Administration, you have commercial or private insurance.

Deductible: The out-of-pocket amount you must pay before your health plan begins to pay.

“Donut hole” or coverage gap: A limit on the amount that a Medicare Part D prescription plan will cover after your out-of-pocket prescription costs reach a certain level. After your costs pass the higher limit of this range, you pay just 5% of all your prescription medication costs for the rest of your coverage year.

Health Insurance Marketplace or “Exchange”: The Health Insurance Marketplace helps people find health insurance plans that meet their needs and fit their budget. People who use the Marketplace may qualify for a subsidy to help cover the cost of their insurance.

Medicare Advantage (Medicare Part C): Health plans approved by Medicare but offered by private insurance companies. Covers all the services that Original Medicare covers. Most of these plans also offer prescription medication coverage. Note: If you are enrolled in a Medicare Advantage Plan, you cannot enroll in a Medigap plan.

Medicare Extra Help: A Medicare program to help people with limited income and resources pay for prescription drug plan costs, including deductibles and out-of-pocket expenses. Offered at full and partial levels.

Medigap (Medicare Supplement): Supplemental policy sold by private insurance companies that may cover some healthcare costs that Original Medicare doesn't cover, like co-pays, co-insurance, and deductibles.

Original Medicare: Federal health insurance coverage that includes Medicare Part A (hospital costs) and Part B (outpatient and doctor fees).

Out-of-pocket maximum: The total maximum amount you may pay for your medications and healthcare services during one year.

Premium: The periodic payment to Medicare or a healthcare insurance company for healthcare or prescription drug coverage.

Prior authorization: Your health plan may require your doctor to confirm that your prescribed medication is medically necessary before the plan will cover it. If your prior authorization has expired, work with your doctor to renew it.

Secondary health plan: Some people may be covered by more than one health plan. In most cases, the secondary plan provides payment after the primary plan pays its share of the costs.

Check with your health plan to get the answers you need.

Searchlight Support®—we're here for you

We can help you obtain co-pay assistance, if eligible.

Explore out-of-pocket cost support options at [radicava.com/patient/support](https://www.radicava.com/patient/support).



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Understanding coverage options for medications given by IV infusion

If your treatment is given by IV infusion, how it is covered and where it is given can determine your out-of-pocket costs.

Here's what to do first:

- Consider all the places where you may be receiving your infusions in 2020
- Determine if you are covered for your medication and the cost of your infusion
- Then refer to the Open Enrollment Brochure to help you understand health plan options

This is not a complete list of health plan options.

Please contact your health insurance company or [medicare.gov](https://www.medicare.gov) for specific information.

Commercial or Private Coverage Refer to your health plan for specific information		WHERE will you get your treatments?	Medicare Coverage Refer to medicare.gov for specific information	
Cost for Medication	Cost for Infusion		Cost for Medication	Cost for Infusion
Medical Benefit OR Prescription Benefit	Medical Benefit	 Home	Part C Medicare Advantage Part D Prescription Drug Plan (see page 8)	Part C Medicare Advantage
Medical Benefit OR Prescription Benefit	Medical Benefit	 Clinic/Doctor's Office	Part B Part C Medicare Advantage	Part B Part C Medicare Advantage
Medical Benefit OR Prescription Benefit	Medical Benefit	 Infusion Center	Part B Part C Medicare Advantage	Part B Part C Medicare Advantage
Medical Benefit	Medical Benefit	 Hospital Outpatient Department	Part B Part C Medicare Advantage	Part B Part C Medicare Advantage

Commercial or private coverage may allow or mandate that the medication be covered by the prescription benefit, no matter where your treatment is given.
See pages 4 and 5.

NOW USE THE BROCHURE to find the coverage that may apply to you

Review information about Part B coverage with a Medigap plan or a Part C (Medicare Advantage) plan.
See pages 6 and 7.

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Mitsubishi Tanabe Pharma America, Inc.

525 Washington Boulevard, Suite 400

Jersey City, NJ 07310

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