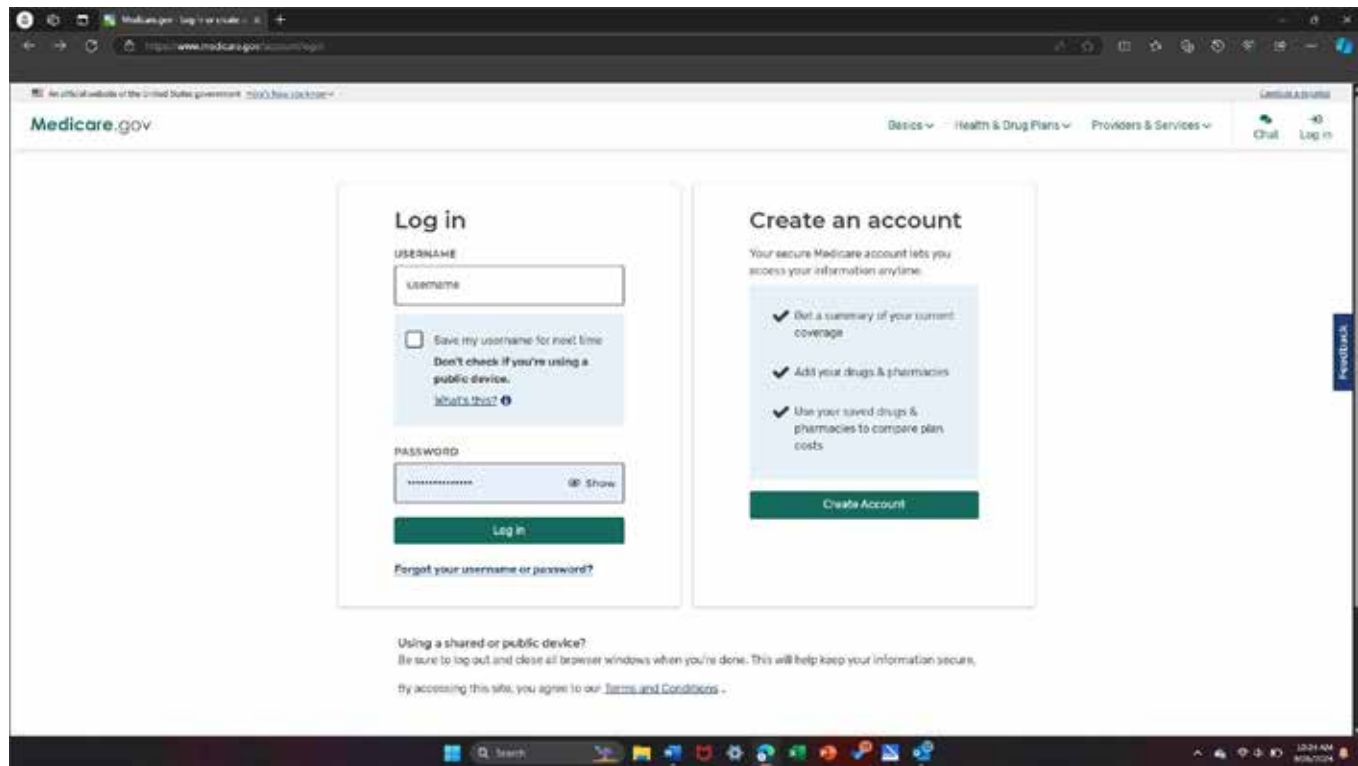


How to Compare Prescription Drug Plans on Your www.Medicare.gov Account

Start by going to **www.Medicare.gov** and select “Log in” in the upper-right corner to login to your Medicare account. If you’ve never created an account, you may do that using your Medicare ID Number to create a user ID and password (when printed these screenshots are a bit faint but should be readable enough to confirm you’re on the right screen).



This screenshot shows the Medicare.gov homepage with the login and account creation options. The 'Log in' section includes fields for 'USERNAME' and 'PASSWORD', a checkbox for 'Save my username for next time', and a 'Log in' button. The 'Create an account' section lists benefits like getting a summary of current coverage, adding drugs and pharmacies, and using saved drugs to compare plan costs, with a 'Create Account' button. A 'Feedback' button is on the right. At the bottom, there is a note about using shared or public devices and a link to 'Terms and Conditions'.

Medicare.gov

Basics Health & Drug Plans Providers & Services Chat Log in

Log in

USERNAME

☐ Save my username for next time
Don't check if you're using a public device.
[What's this?](#)

PASSWORD

Show

Log in

[Forgot your username or password?](#)

Create an account

Your secure Medicare account lets you access your information anytime.

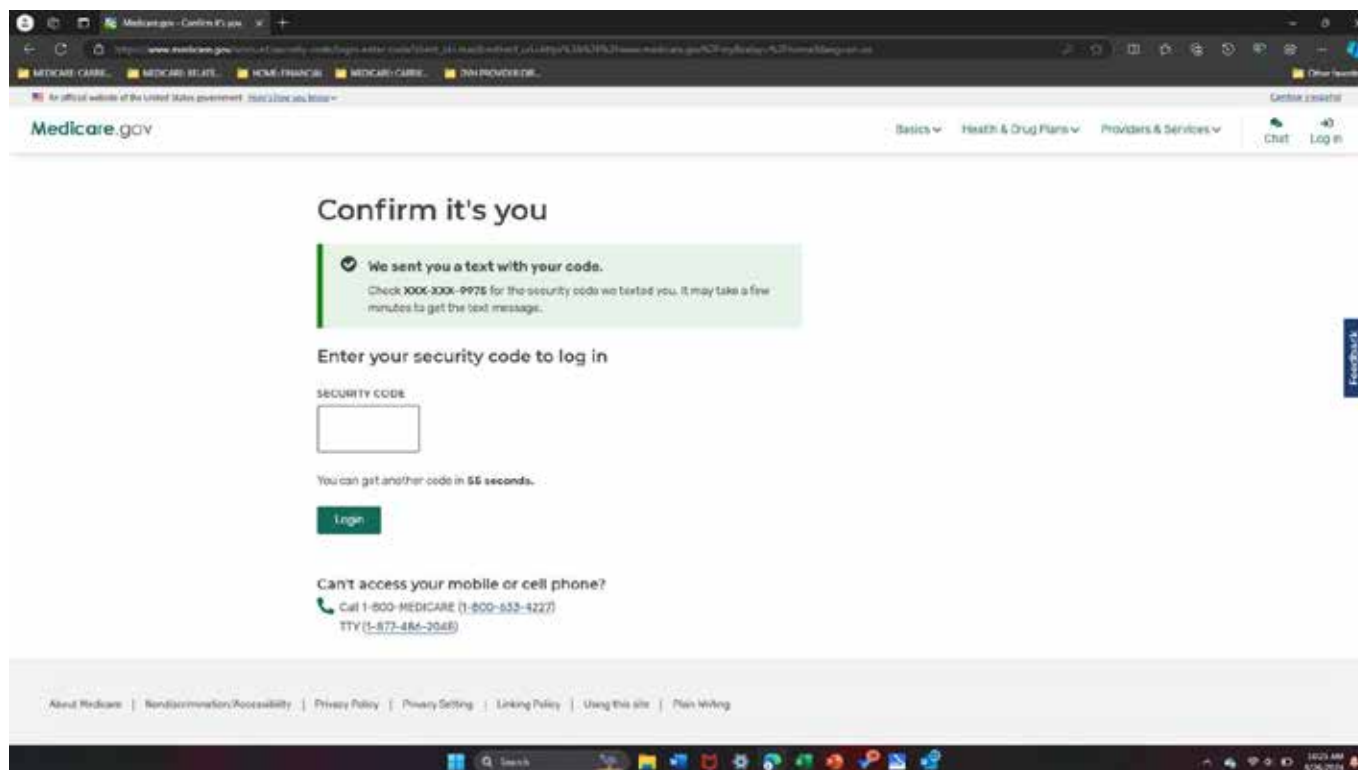
- ✓ Get a summary of your current coverage
- ✓ Add your drugs & pharmacies
- ✓ Use your saved drugs & pharmacies to compare plan costs

Create Account

Feedback

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](#).

After entering user ID and password, you'll be prompted to confirm it's you by sending you a text message or email with a six-digit security code.



This screenshot shows the 'Confirm it's you' page on Medicare.gov. It includes a green notification box stating 'We sent you a text with your code.' and instructions to check for a text message with a security code. Below this is a 'Security Code' input field and a 'Log in' button. A note indicates that another code can be requested in 60 seconds. At the bottom, there is a section for users who cannot access their mobile or cell phone, providing a phone number (1-800-MEDICARE) and a TTY number (1-877-486-2048). A 'Feedback' button is on the right. The footer contains links for 'About Medicare', 'Benefits/Information/Accessibility', 'Privacy Policy', 'Privacy Settings', 'Linking Policy', 'Using this site', and 'Plain Writing'.

Medicare.gov

Basics Health & Drug Plans Providers & Services Chat Log in

Confirm it's you

✓ We sent you a text with your code.
Check XXX-XXX-9976 for the security code we texted you. It may take a few minutes to get the text message.

Enter your security code to log in

SECURITY CODE

You can get another code in 60 seconds.

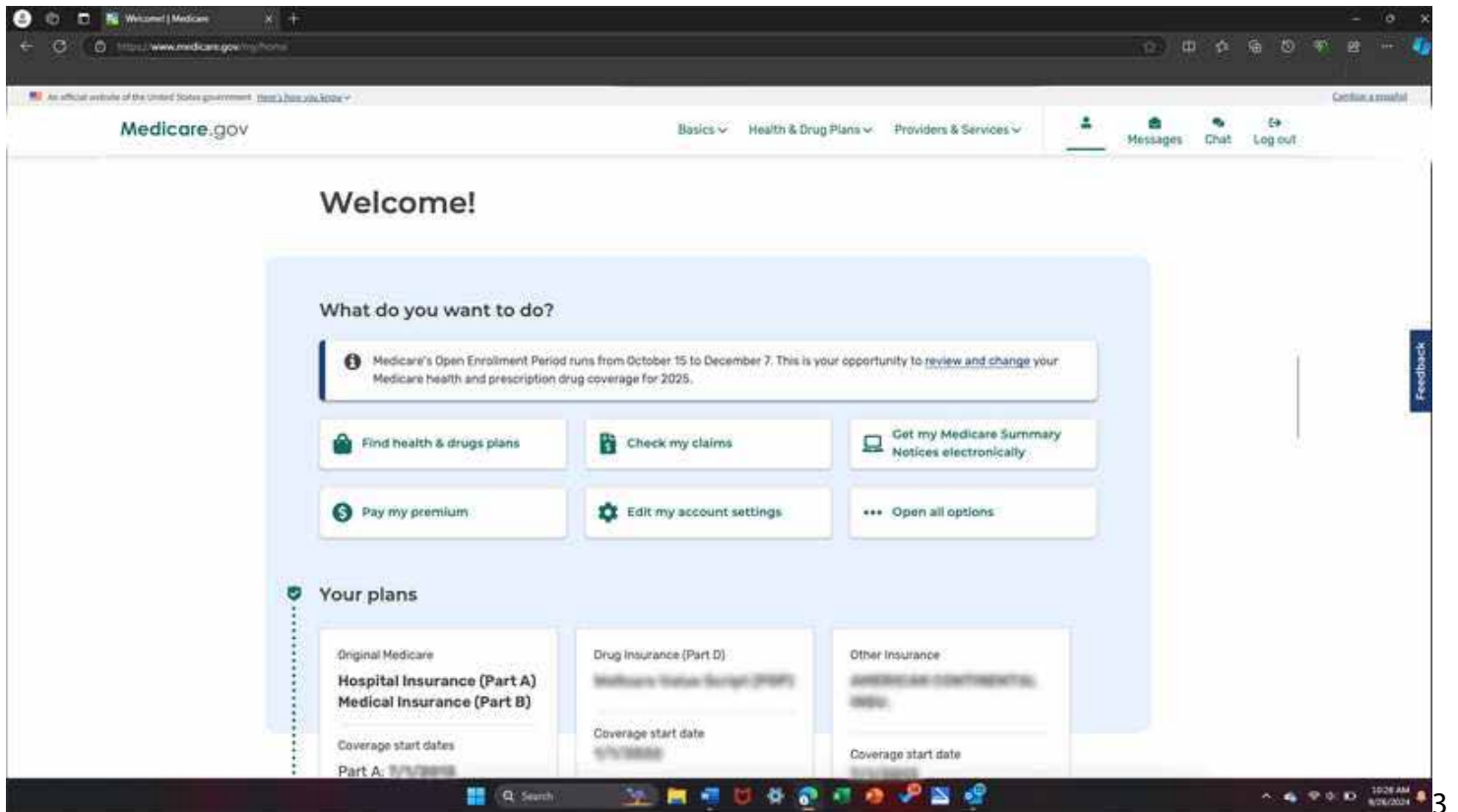
Log in

Can't access your mobile or cell phone?
Call 1-800-MEDICARE (1-800-633-4227)
TTY (1-877-486-2048)

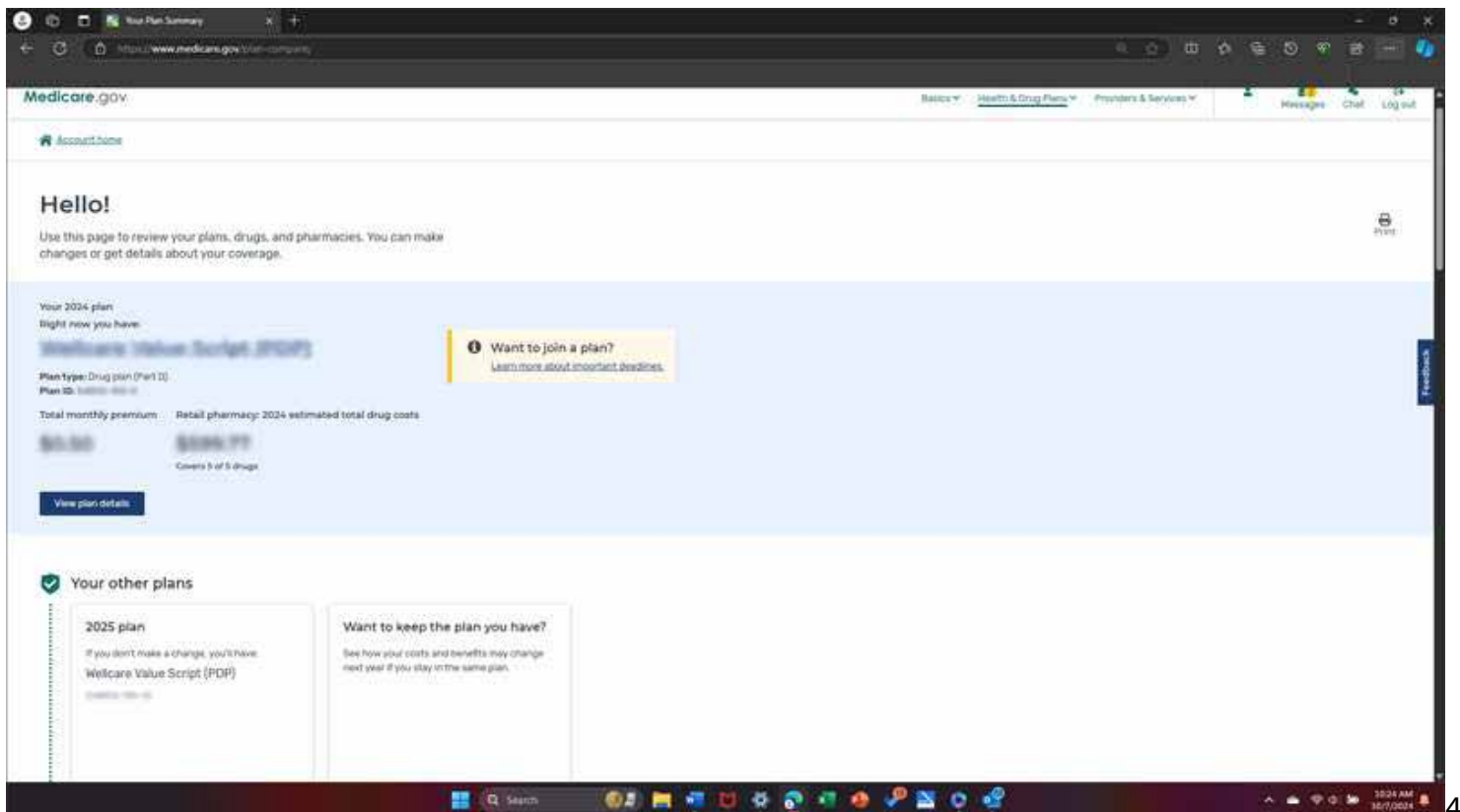
Feedback

About Medicare | Benefits/Information/Accessibility | Privacy Policy | Privacy Settings | Linking Policy | Using this site | Plain Writing

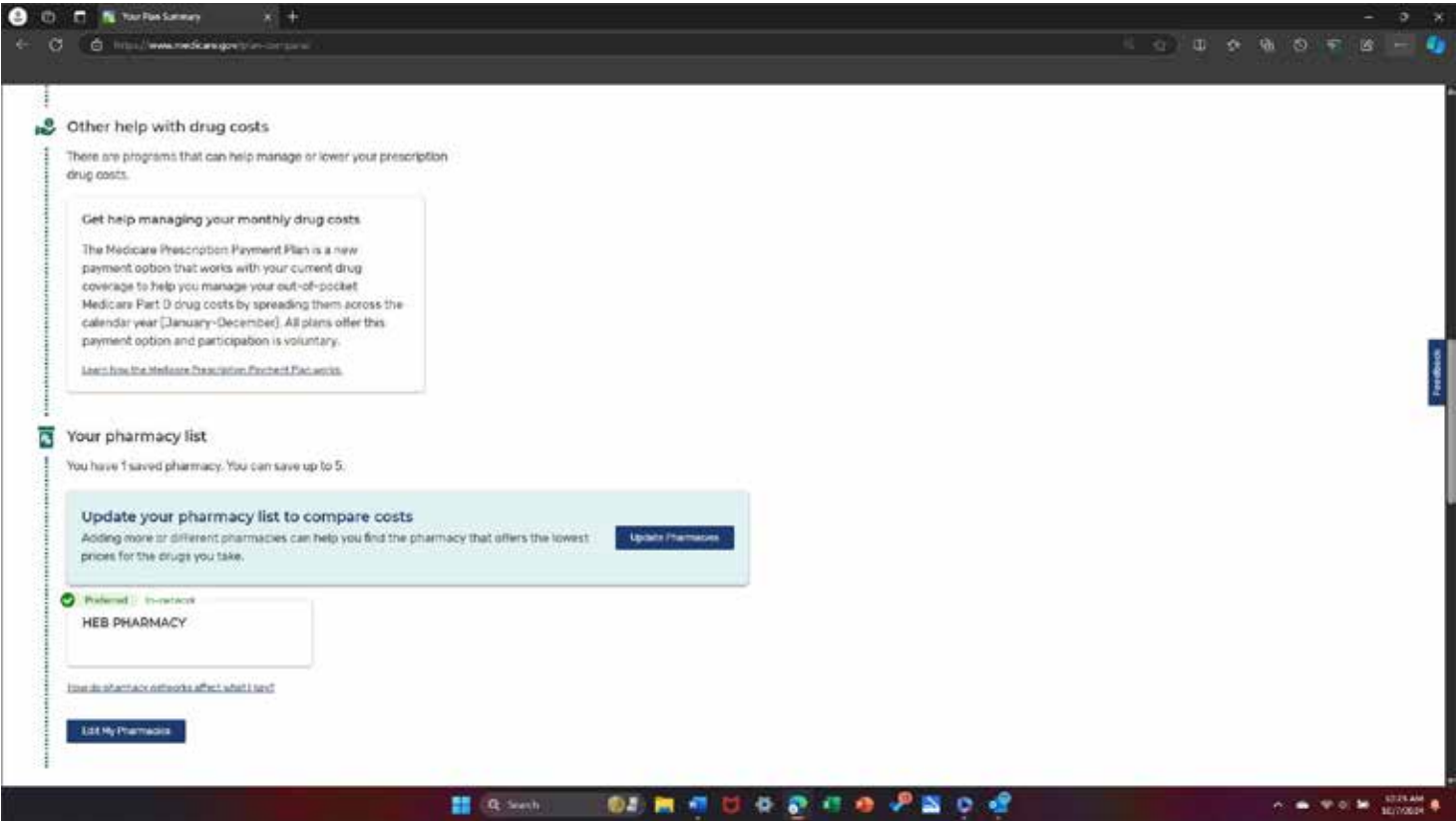
This is your Medicare home page. Click **Find health & drug plans** at middle left of your screen. Note: the “other insurance” to the right of your current drug plan is usually your Medicare supplement, which does not have an annual enrollment season; we usually review these for lower rates at the policy anniversary). If a former employer health plan displays here, please call us, as this other coverage may affect your Medicare.



This is your update screen: Scroll down past the sections labeled Your 2025 plan, Your other plans, and Other help with drugs, until you see **Your pharmacy list**.

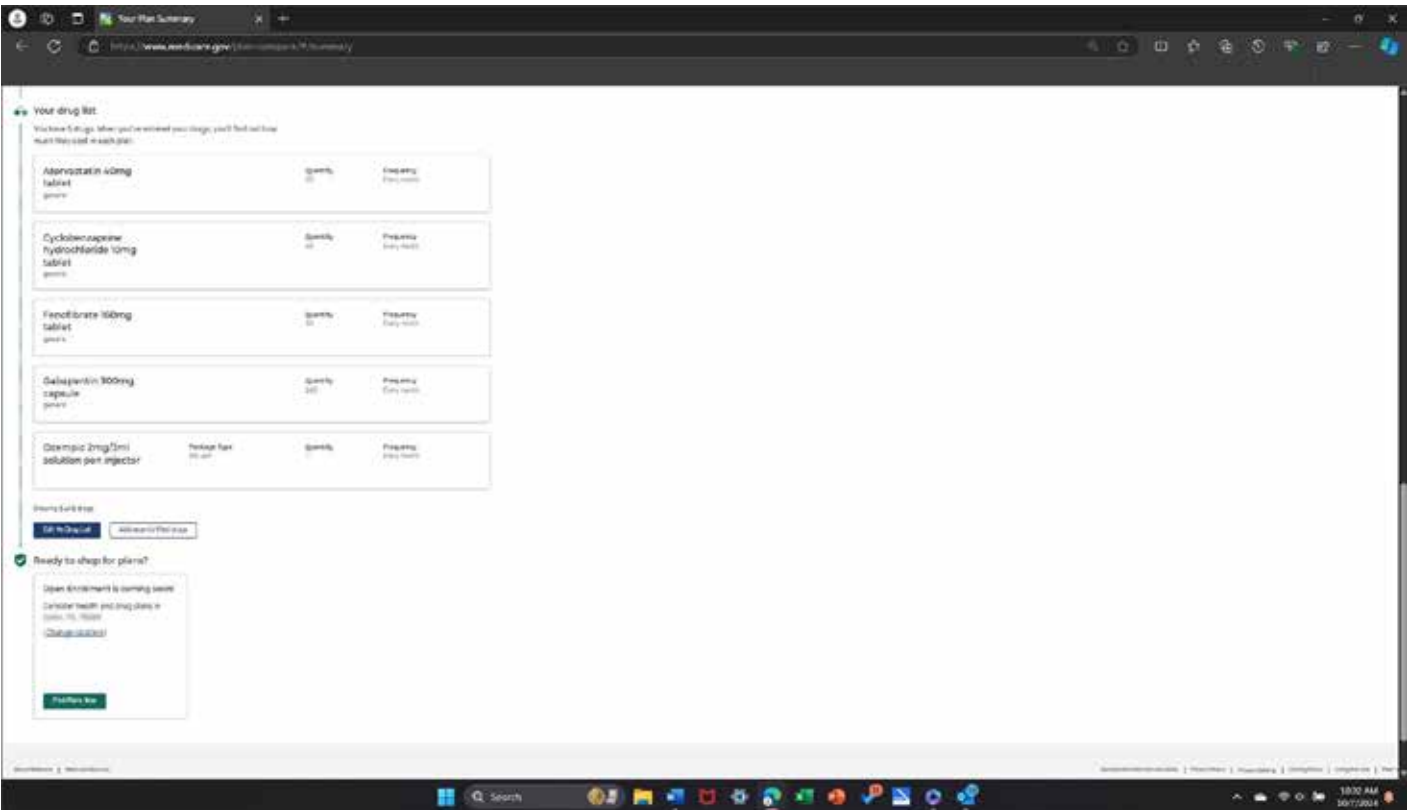


Update pharmacies here. We recommend **adding all pharmacies you're willing to use, including mail order.** If you list only one, you won't know if there is lower pricing at other pharmacies. You're not committing to a pharmacy, just seeing how their costs compare with all plans, so more is better. When done, scroll down.



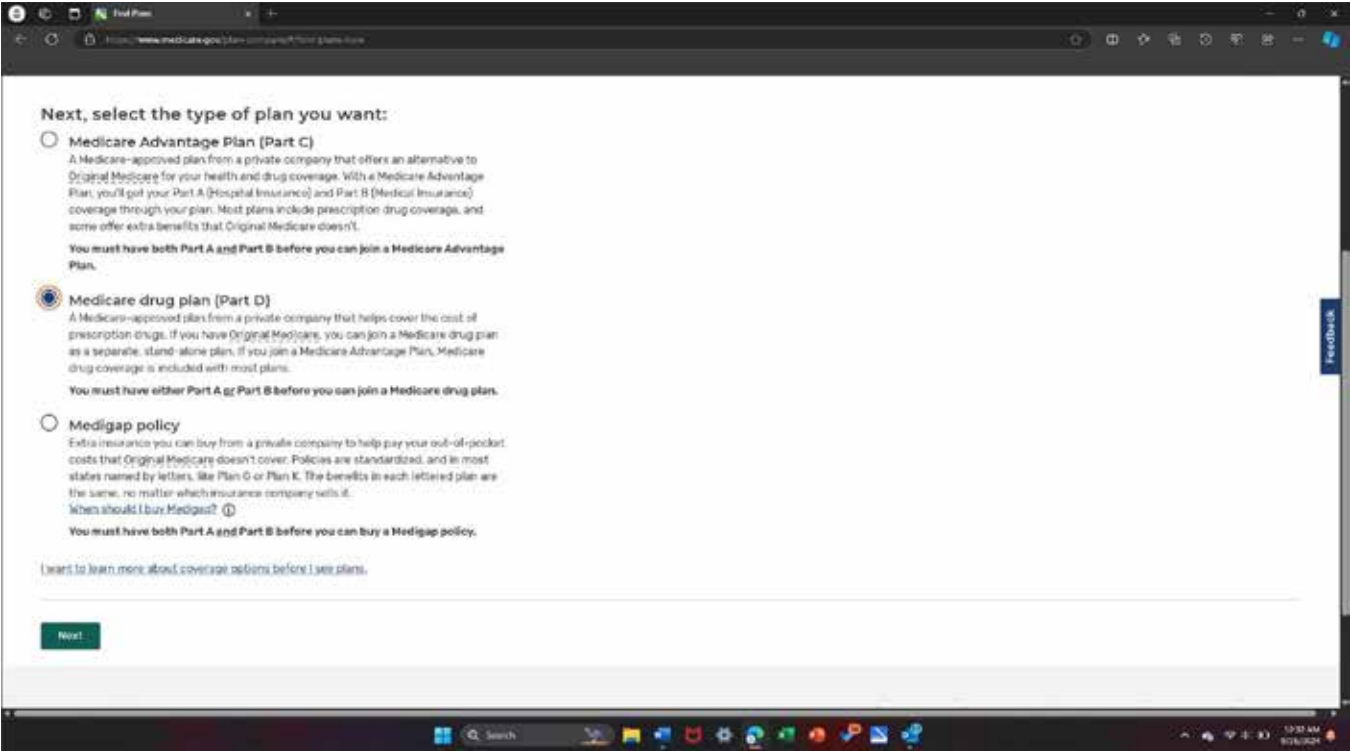
5

Your drugs are listed here, synced from your pharmacy claims. If you take a drug not listed here, click **Add Recently Filled Drugs** before adding it manually. You'll see any drugs prescribed in the last year and only need to check the box next to the ones you want added to your list. Click **Edit My Drug List** to remove any drugs you've stopped or won't take next year. When your list looks complete, click **Find Plans Now**

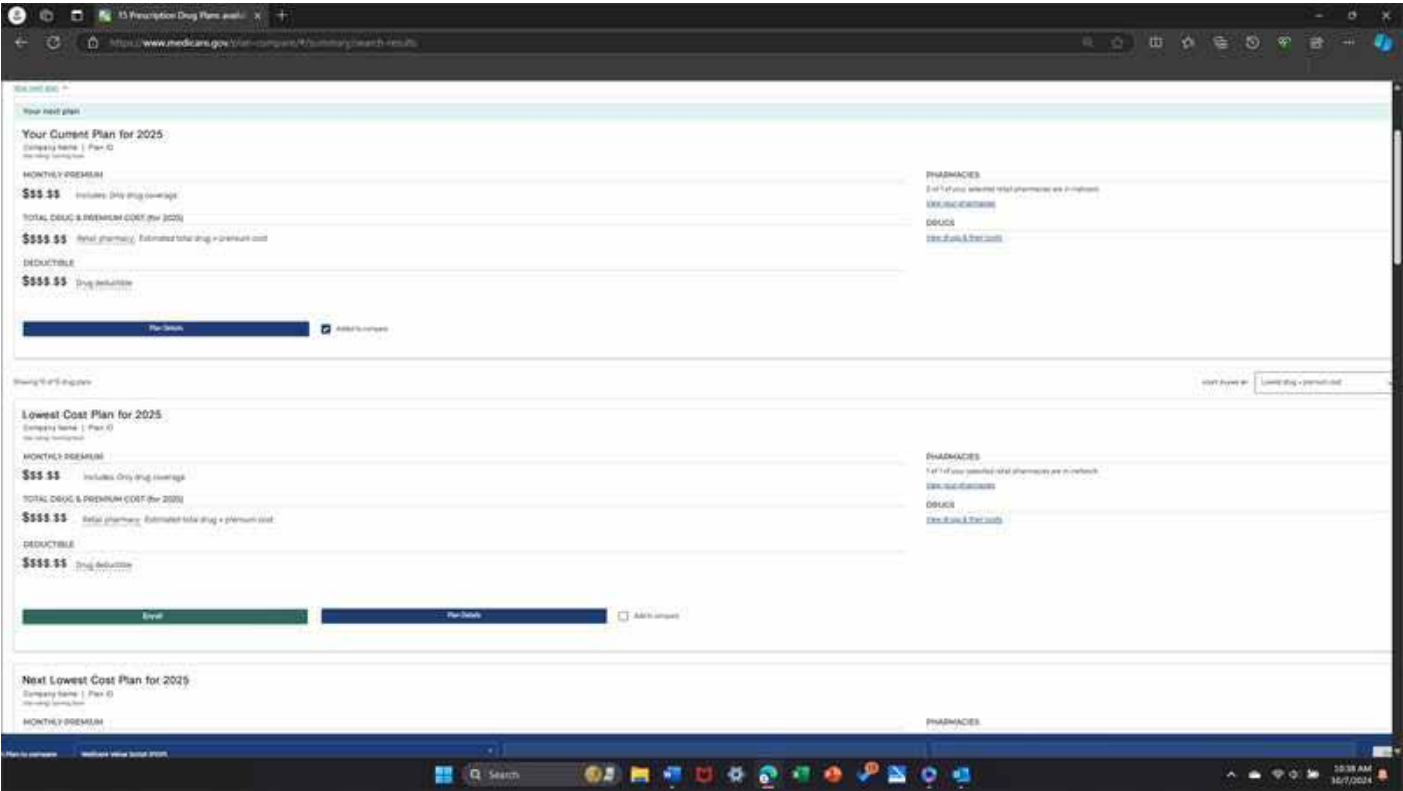


6

Select Medicare drug plan (Part D). If you want to consider a Medicare Advantage plan, please contact us, MA plans have doctor network restrictions we'll need to research. Click **Next**



This is your results screen. Your current plan is listed at the top. Below that you'll see all drug plans ranked by lowest **Total Drug & Premium Cost** for your drugs for 2026. If your current plan has the lowest **Total Drug & Premium cost**, or the savings are small, do nothing and your plan will auto-renew. Click **Plan Details** next to each plan to view costs by month and by the pharmacy. If you want to change plans, click **Enroll Now** and follow the steps to confirm your contact info, answer a few questions, and submit. Medicare will send an email confirming your request to change plans. If you'd like to forward this email to us, we'll update our records and notify you if there are any future changes to your new plan. Email: info@CastleSeniorBenefits.com



Frequently Asked Questions

- **If I change plans, how do I cancel my current plan?** Medicare handles this for you. After enrolling in a new plan, Medicare will notify the plan you're leaving and the one you're joining, and both carriers will send you letters confirming the change. You'll get an ID card in the mail before the new plan begins on January 1.
- **The drug plan ranked lowest cost has a \$615 deductible. How do I find a plan without one?** There are about 12 drug plans offered in 2026 (varies by state) and only a couple of the highest premium plans have no deductible. Rather than focus on any individual part of your drug costs, like deductible or premiums, we recommend letting your Medicare account do the calculations for you. Your account displays all plans in your state ranked by **Total Drug & Premium Cost**, which combines premiums, deductible, and copays into one grand total.

For those taking expensive drugs who are concerned about that big deductible at the beginning of the year, or high copays, Medicare has a new program, the **Medicare Prescription Payment Program, or M3P**. *Registration with your plan is required to participate.* If you're enrolled in M3P you'll pay nothing when you pick up their drugs; instead, your plan fronts the money to your pharmacy, estimates your annual drug expenses, and puts you on a level payment plan for the rest of the year. Medicare has a website to see how the M3P program may help you: www.medicare.gov/prescription-payment-plan/before-payment-option.

- **What are my payment options?** You can choose auto-draft from a bank account, Social Security/Railroad Retirement deduction, or invoice. *Note:* if you enroll in a plan with \$0 premium, you may have to choose a payment method to move to the next step. If so, opt to get a bill, but they won't bill you for \$0.
- **I might start a new drug. Is there a way to see how it's covered?** Yes. In your Medicare account go to your list of drugs and add it manually using the [Edit My Drug List](#) link. When you go to the results screen, you'll see how the **Total Drug & Premium Cost** and plan rankings change.
- **Where can I see the drug tiers and restrictions?** Click the [Plan Details](#) link next to any plan. You'll see your costs by drug and by month, and any restrictions on their coverage of any of your drugs. You're welcome to print and save the Plan Details page for your reference.
- **What do I do if I can't find my pharmacy?** Try entering the name in the search field. If it's a chain and you can't find your local store, you may enter any one of their nearby stores, as the drug prices are the same.

Have a question not addressed here? We're happy to help. You may call us at (214) 785-7534 or send an email to info@CastleSeniorBenefits.com.

Mandatory Medicare disclaimer regarding drug plans and Medicare Advantage plans: We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE (TTY Users should call 1-877-486-2048) 24 hours a day/7 days a week to get information on all of your options (*this required disclaimer does not apply to Medicare supplement plans*).

