

THE MEDICARE PLAYBOOK™ — MODULE 4

# The Drug Coverage Worksheet

Stop overpaying at the pharmacy.  
 Run your comparison.

Most people pick a Part D plan once and never look at it again. But Part D formularies change every year — meaning the drug you pay \$12 for today could cost \$90 next year on the same plan. This worksheet walks you through how to compare your options every Open Enrollment (Oct 15 – Dec 7).

## STEP 1: LIST YOUR CURRENT MEDICATIONS

Fill in every medication you take regularly, including dosage and frequency. Include everything — even supplements if a doctor prescribed them.

Medication Name	Dosage	Frequency	Current Monthly Cost	Generic Available?
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No

## STEP 2: USE MEDICARE'S PLAN FINDER TOOL

1. Go to: [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)
2. Click 'Find plans in my area' and enter your zip code.
3. Select 'Drug Plan (Part D)' (or Medicare Advantage if you're comparing bundled plans).
4. Add your medications from Step 1. Use the exact name and dosage.
5. Enter your preferred pharmacy.
6. Sort results by 'Estimated Annual Drug Cost' — this is your total cost including premium + what you pay at the pharmacy.
7. Note the top 2–3 options and compare star ratings (look for 4+ stars).

## STEP 3: RECORD YOUR COMPARISON

Plan Name	Monthly Premium	Est. Drug Cost/Year	Star Rating

Don't want to do this yourself? We run this comparison for free during our annual Medicare reviews. **(813) 406-0480** • [protectivewealthadvisors.com/medicare-planning](https://protectivewealthadvisors.com/medicare-planning)