

Part D Coverage Phases

How much you and your Part D plan pays will change during the year. There are four different coverage phases for Medicare prescription drug coverage.

1. Deductible Period

If your plan has a deductible, you will have to pay the full cost of your drugs (100%) until you meet that amount.

2. Initial Coverage Period

Begins after you meet the deductible.



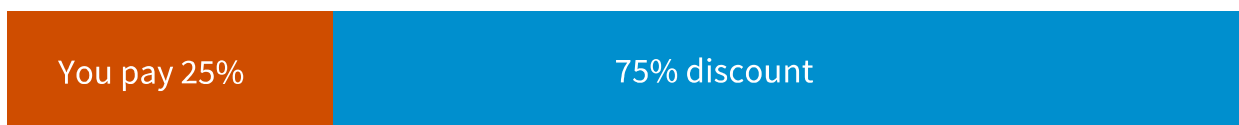
3. Coverage Gap (also known as the donut hole)

Begins when you and your plan together have paid \$4,130 for your covered drugs (does not include the premium).

Brand-name drugs



Generic drugs



4. Catastrophic Coverage

Begins when you have paid \$6,550 for your covered drugs (does not include the premium).



You pay 5%