

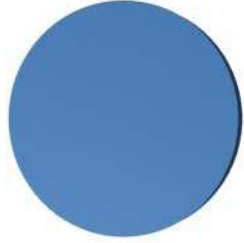
2019 Four Stages of Part D

Stage 1

The Deductible Stage

In this stage, it is common to pay the full retail cost of the prescription until the deductible is met (maximum of \$415 in 2019). Some plans do not have deductibles.

You Pay ■ Part D Plan



Stage 2

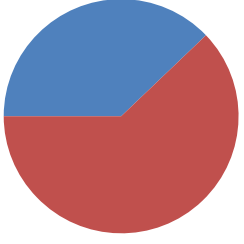
Initial Coverage Stage

During this stage, the plan pays its share of the cost and you pay a copayment or coinsurance for each prescription you fill until the shared total reaches \$3,820.

\$3,820 is comprised of what “You Pay” plus what the “Part D Plan” pays. This is the full retail cost of the drug, not just the copayments.

\$3,820 = Blue (Stage 1&2)+Red

You Pay ■ Part D Plan



Stage 3

Coverage Gap Stage (Donut Hole)

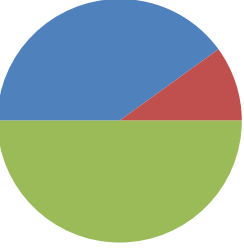
During this stage, you'll pay no more than 25% of the plan's cost for covered **brand** name drugs and 70% will be a manufacturer discount payment. You will pay this until your total out-of-pocket costs reach \$5,100. The “Part D Plan” pays 5% of the price which is not include in the \$5,100.

(manufacturer discount payment will count as out-of-pocket costs which will help you get out of the coverage gap)

For **generic** drugs, you pay 37% and the Part D plan pays 63%.
(For generic drugs, only the amount you pay will count toward getting you out of the coverage gap.)

\$5,100=Blue (Stage 1,2,3)+Green

You Pay ■ Part D Plan ■ Manufacturers



Stage 4

Catastrophic Coverage Stage

During this stage, you pay \$8.50 for brand name or \$3.40 for generic drugs, or 5% of your medication's cost, which ever is greater.

You Pay ■ Part D Plan ■ Medicare

