

OUT-OF-POCKET COSTS OF MEDICARE

PART D IN 2025


\$590

DEDUCTIBLE STAGE

You are responsible for **100%** of your prescription drug costs until your deductible is met. Your plan may have an annual deductible of no more than **\$590**. Some plans carry a zero-dollar deductible. In some plans, the deductible may not apply to certain low-cost or generic drugs.


\$2000

INITIAL COVERAGE

You pay up to 25% of coinsurance for medication covered in your plan's formulary or list of covered medications. Your maximum out-of-pocket cost will be **\$2,000**.


\$0

CATASTROPHIC COVERAGE

Once you have incurred the maximum out-of-pocket cost of **\$2,000**, your coverage does not end. All medications covered on the formulary from this point forward will be covered at **100%**.



PLAN YEAR RESTARTS

No matter what, everything resets on January 1, and you return to the deductible stage at the beginning of the next year.

For more information, contact:

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