

MEDICARE DRUG PLANS

4 COVERAGE PERIODS

1 Deductible Period



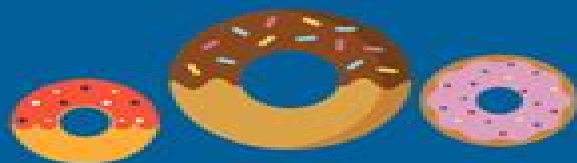
You are responsible for **full cost** until you have reached your deductible. The maximum Part D deductible is \$445.

2 Initial Coverage Period



Once you meet your deductible – you will pay a coinsurance, or copayment, for each medication. The coinsurance amount is based on the tier level of your medication.

3 Donut Hole



When both you and your plan together have spent \$4,130 (not including premiums), you enter the coverage gap. You will now pay: 25% for brand name and generic drugs.

4 Catastrophic Coverage



When your true out-of-pocket has reached \$6,550 for the year (the manufacturers 70% + your 25%), you enter catastrophic coverage:

- You will pay \$9.20 for brand drugs or \$3.70 for generics (or 5% of retail costs, whichever is higher)
- Your Plan will pay 15%
- Medicare will pay 80%

Your Guide To Medicare Prescription Drug Coverage

Annelies Wilder-Smith



Your Guide To Medicare Prescription Drug Coverage:

Unveiling the Magic of Words: A Report on "**Your Guide To Medicare Prescription Drug Coverage**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their capability to kindle emotions, provoke contemplation, and ignite transformative change is actually awe-inspiring. Enter the realm of "**Your Guide To Medicare Prescription Drug Coverage**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound affect the souls of its readers.

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