



2019 Part D Standard Coverage and Cost of Drug Benefit

Benefit Stage	Coverage Range	Plan & Manufacturer Pay		Beneficiary Pays
<u>Stage 1</u> Annual Deductible	\$0 - \$415 If choosing a plan with a deductible, the beneficiary pays up to the first \$415 in total drug costs, out of pocket, before the plan begins to pay its share.	0%	\$0	100% up to \$415*
<u>Stage 2</u> Initial Coverage	\$415 - \$3,820 After the deductible is met, the plan and the beneficiary begin paying their share of drug costs (75%/25%)	75% Average 75% of \$3,820 = \$2865		25% Average 25% of \$3,820 = \$955
<u>Stage 3</u> Coverage Gap (Donut Hole)	\$3,820 in total drug costs to \$5,100 in out-of-pocket costs The coverage gap begins when total drug costs (the plan and beneficiary combined total cost, plus the deductible) reach \$3,820, and lasts until the beneficiary has paid \$5,100 out of pocket (not including premiums). The plan and beneficiary pay their percentage of cost in the gap	75% - Brand Name Manufacturer = 70% Plan = 5% 63% - Generic		25% Brand Name 37% Generic
<u>Stage 4</u> Catastrophic Coverage	Above \$5,100 in out-of-pocket costs When the beneficiary's total out-of-pocket cost, not including the monthly premiums, reaches \$5,100, catastrophic coverage begins and continues for the	95%	No Maximum	The higher of: \$3.40 Generic \$8.50 Brand or 5%

**The donut hole closes in 2019 for brand-name prescription drugs only.
The donut hole closes in 2020 for generic drugs.**

Extra Help Copays

Extra Help Full Benefit: (Full Dual Eligible Medicare Medicaid)	Copoly \$1.25 Generic \$3.80 Brand
Extra Help Full Benefit (without Medicaid) Or Extra Help Partial benefit	Copoly \$3.40 Generic \$8.50 Brand

* - In some plans, preferred generics are not subject to the deductible
Note: Out-of-pocket expenses are only the copayments, not including the premium.

2019 Part D National Base premium is \$33.19

2019 Benchmark plan premium amount is \$27.37

Reference: 2019 Final Call Letter, page 67: <https://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Downloads/Announcement2019.pdf>

2019 National Base Premium Reference: <https://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Ratebooks-and-Supporting-Data-Items/2019Rates.html>