




2024 Plan Design - Part D Prescription Drug Coverage (PDP)

Deductible	Initial coverage	Coverage gap	Catastrophic coverage	Amount resets
<p>Some plans have a deductible, others do not.</p> <p>Max deductible is \$505.</p>	 <p>You pay the plan's copays and coinsurances.</p> <p>Ends once you and the insurance company have spent \$4,660.</p>	 <p>You pay 25% of drugs.</p>	 <p>Begins after you've spent \$7,400 on prescription drugs.</p> <p>You pay 5% of drug costs or \$4.15 for generics and \$10.35 for brand names - whichever is greater.</p>	<p>On January 1st your plan resets.</p>

Basic Part D Design - 2025

Coverage Phase	Cost-Sharing Percentage	
Annual Deductible - \$590 (2025)	Beneficiary Pays 100%	
Initial Coverage	Beneficiary Pays 25%	Plan Pays 65% Drug MFG Pays 10%
No Donut Hole		
Catastrophic Coverage Once the True-out-of-pocket (TrOOP) costs reach \$2,000	Beneficiary Pays 0%	Plans pays 60% Medicare pays 20% Drug MFG pays 20%

Overview of Medicare Primary/Secondary Payor

Medicare Supplement	Primary	Secondary
Part A	Medicare	Insurance Company
Part B	Medicare	Insurance Company

Advantage (Part C)	Primary	Secondary
Part A	Insurance Company	---
Part B	Insurance Company	---

Cost	Primary	Secondary
Part A	Medicare	Insurance Company
Part B	Insurance Company	---