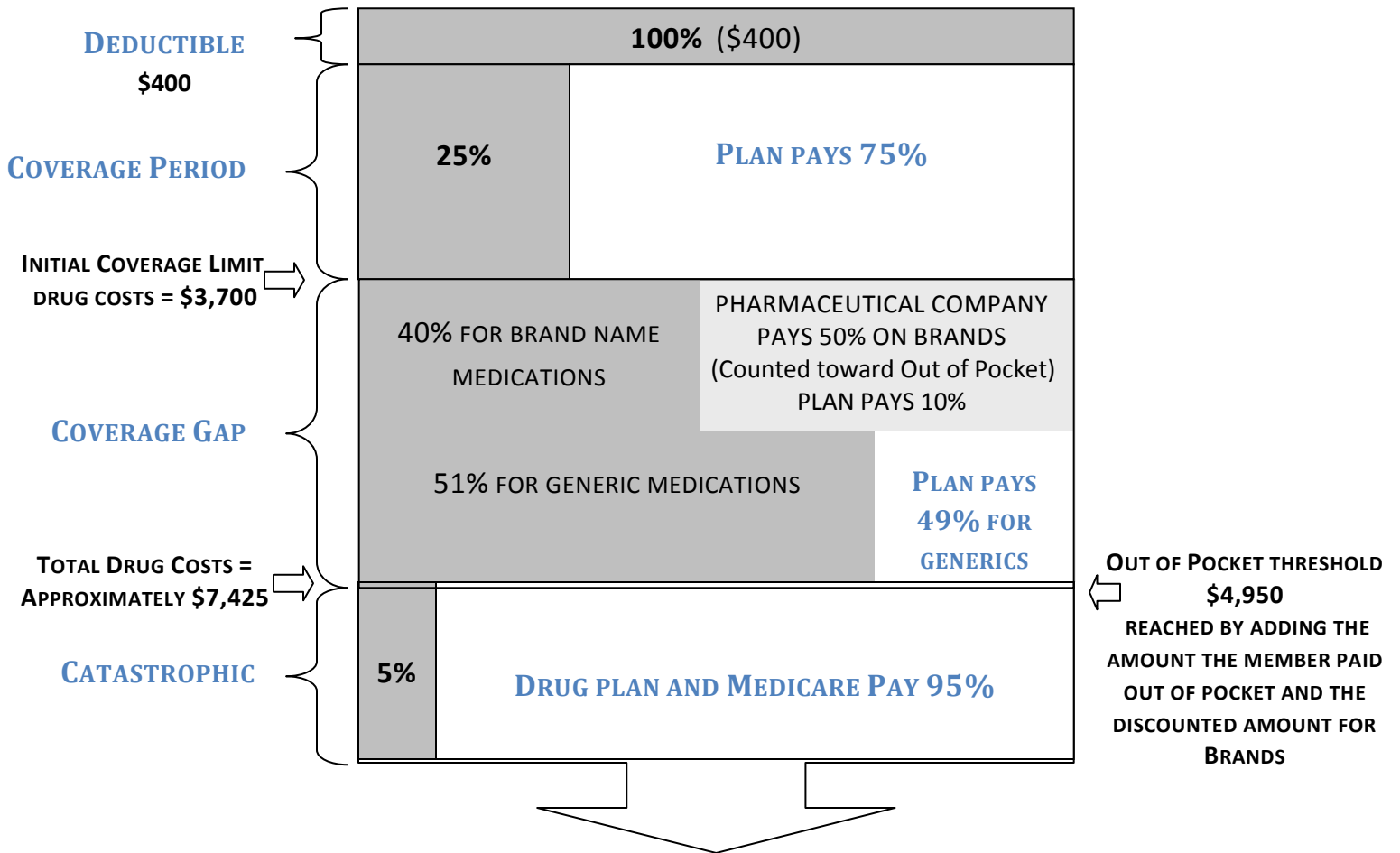


# 2017 Standard Medicare Part D Benefit



## No CAP

Benefit restarts on January 1<sup>st</sup> of each year.

## 2017 Standard Medicare Part D Benefit

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<b>Standard Coverage Levels</b>	<b>2017</b>
Annual Deductible	Beneficiary pays the first <b>\$400</b> of their drug costs before the plan starts to pay its share.
Initial Coverage	Beneficiary pays 25% co-insurance; the plan pays 75% for each covered drug until the combined drug costs (plus the deductible) reach <b>\$3,700</b> .
Coverage Gap	<p>Once the beneficiary and the plan have spent \$3,700 for covered drugs, the coverage gap is reached. The beneficiary pays 40% of brand name drug costs and 51% of generic drug costs (plus a small dispensing fee) until they have spent <b>\$4,950*</b> out of pocket.</p> <p>*In the gap, the full cost of brand name medications are counted towards the \$4,950 out of pocket threshold</p>
Catastrophic Coverage	If the beneficiary's out-of-pocket costs reach \$4,950 for the calendar year, they reach catastrophic coverage. For the rest of the calendar year the beneficiary will pay 5% coinsurance or \$3.30 / \$8.25 toward their medications, whichever is greater.