



UNDERSTANDING THE COVERAGE GAP (DONUT HOLE)

It's called the "coverage gap" because your plan provides only partial coverage between \$2,960 and \$4,700.

HOW IT WORKS:

Some Part D plans provide additional coverage when you're in the coverage gap. So, if you use a lot of prescription medicines, you'll probably want to think about such a plan.

- Member Paid
- Insurer Paid
- Manufacturer-Discount

Rx COVERAGE GAP
(Donut Hole)**

Coverage Gap ends at \$4,700 true out-of-pocket cost

Initial Coverage

03

% Paid by Insurer

Initial Coverage limit \$2,960

Manufacturers provide a 50% discount on brand-name drugs* through the coverage gap

05



01

Member Responsibility

02

04

Member pays 45% of cost on brand-name drugs*, 65% on generic drugs* through the coverage gap

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The member pays a copay and deductible, if applicable, or a percentage of a drug's total cost*

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100% of member responsibility and manufacturer discount counts toward catastrophic coverage

COVERAGE GAP

Catastrophic Coverage*

Insurer and Medicare pay 95% of costs

Member pays the greater of 5% coinsurance OR \$2.65 for generic/multi-source drugs* and \$6.60 for all other drugs*

*Applies only to drugs covered by the selected plan

**Some Insurers have additional coverage while the member is in the gap