

## 2013 Part D Standard Plan Cost-Sharing\*

Part D Benefit Cost Periods	Costs and Who Pays	Beneficiary Pays (TrOOP)	Plan Pays	Total Amount Spent on Plan-Covered Drugs
<b>Initial Deductible</b>	Beneficiary pays 100% for covered drugs.	Up to \$325	\$0	<b>\$325</b> (Amount spent on deductible before Initial Coverage Period begins)
<b>Initial Coverage Period</b>	Costs of covered drugs are shared: 25% by beneficiary, 75% by plan.	Up to \$661.25	\$1,983.75	<b>\$2,645</b> (Amount spent during Initial Coverage Period before Coverage Gap begins)
<b>Coverage Gap (“Donut Hole”)</b>	<p><b>Discounts in 2013:</b> Costs of plan-covered drugs are shared:</p> <p>Beneficiary pays 79% percent for plan-covered <b>generic</b> drugs, 47.5% for plan-covered <b>brand</b> name drugs (plus a nominal pharmacy dispensing fee).</p>	<p><b>Important Note about TrOOP:</b> The total amount spent in the Gap on plan-covered drug costs (up to <b>\$3,763.75</b>) includes:</p> <ul style="list-style-type: none"> <li>• the drug costs paid by the beneficiary (slightly more than \$1787, depending on how many brand-name drugs they take and what the pharmacy’s dispensing fee is), <b>and</b></li> <li>• the 52.5% discount on brand-name drugs paid by the drug manufacturer. (Plan pays nothing in the Coverage Gap.)</li> </ul> <p>While there is a 21% discount on covered-generic drugs in the coverage gap, the discount amount does <b>not</b> count toward TrOOP.</p>		<p>Coverage Gap begins once reach the Initial Coverage Limit (<b>\$2,970</b>—total spent on any deductible and during Initial Coverage Period)</p> <p><b>\$3,763.75</b> (Total amount spent during the Coverage Gap)</p> <p><b>\$6,733.75</b> (Total amount spent during Initial Coverage Period and Coverage Gap before Catastrophic Benefit Period begins)</p>
<b>Catastrophic Benefit Period</b>	<p>Costs of covered drugs are shared:</p> <p>Beneficiary pays reduced copay/coinsurance; plan pays the difference.</p>	<p>Greater of:</p> <p>5 percent coinsurance <b>OR</b> \$2.65 copay for generic, \$6.60 copay for brand or non-preferred</p>	Any remaining portion of the negotiated drug price.	<p>Beneficiary will remain in the Catastrophic Benefit Period through December 31, 2013.</p> <p>Part D benefit will reset on January 1, 2014, starting again with a deductible.</p>

\*Most Part D plans are not standard plans. This means calculating TrOOP (True Out-of-Pocket) costs during the deductible and Initial Coverage Limit periods for beneficiaries varies by plan.