

2025 Medicare Part D Coverage Levels

Phase	Leave this phase when:	Your Out-of-Pocket Cost
Deductible	You have met your plan's deductible	Up to \$590 (Retail cost)
Initial	You pay Co-Pays at the drug store at Plan prices	Approximately up to \$1410

Additional Part D Info

The deductible is an annual deductible.

- * You pay full retail for your medications until you reach your plan's deductible.
- * If your plan has no deductible, initial coverage starts with your first prescription.

Example: Retail Price is \$500/ month.

Deductible phase: \$500 1st mo., \$165 2nd mo.

Initial Phase: Cost set by plan \$85/ month

Maximum Out of Pocket Cost: \$2,000 (including deductible)

If your plan does NOT cover your drug, it does not count in any of the calculations in the chart.

Medicare Prescription Payment Plan. All drug plans offer this payment option, and it is voluntary. You won't pay the pharmacy, you pay the plan, in addition to your plan premium. The plan spreads out the cost of your drugs over the year to help manage your out-of-pocket costs. It does not lower the cost.

