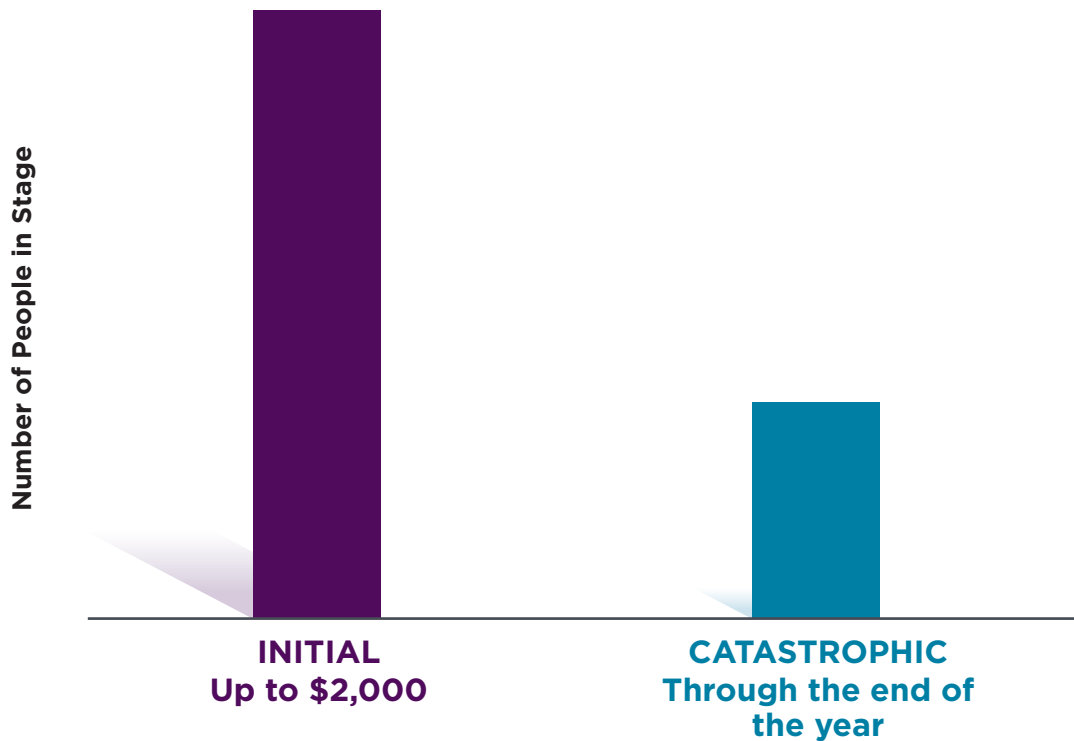


Understanding Medicare Drug Payment Stages



Initial Coverage Stage

During this stage, you pay a flat fee (copay) or a percentage of a drug's total cost (coinsurance) for each prescription you fill.

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

Once your out-of-pocket costs reach \$2,000 (2025) you move to catastrophic stage.

Catastrophic Coverage Stage

In this stage, the plan pays the full cost for your covered Part D drugs. You pay nothing. (See the EOC for details).

The plan and Medicare pay the rest until the end of the calendar year.