

2018 Part D Standard Plan Cost-Sharing*

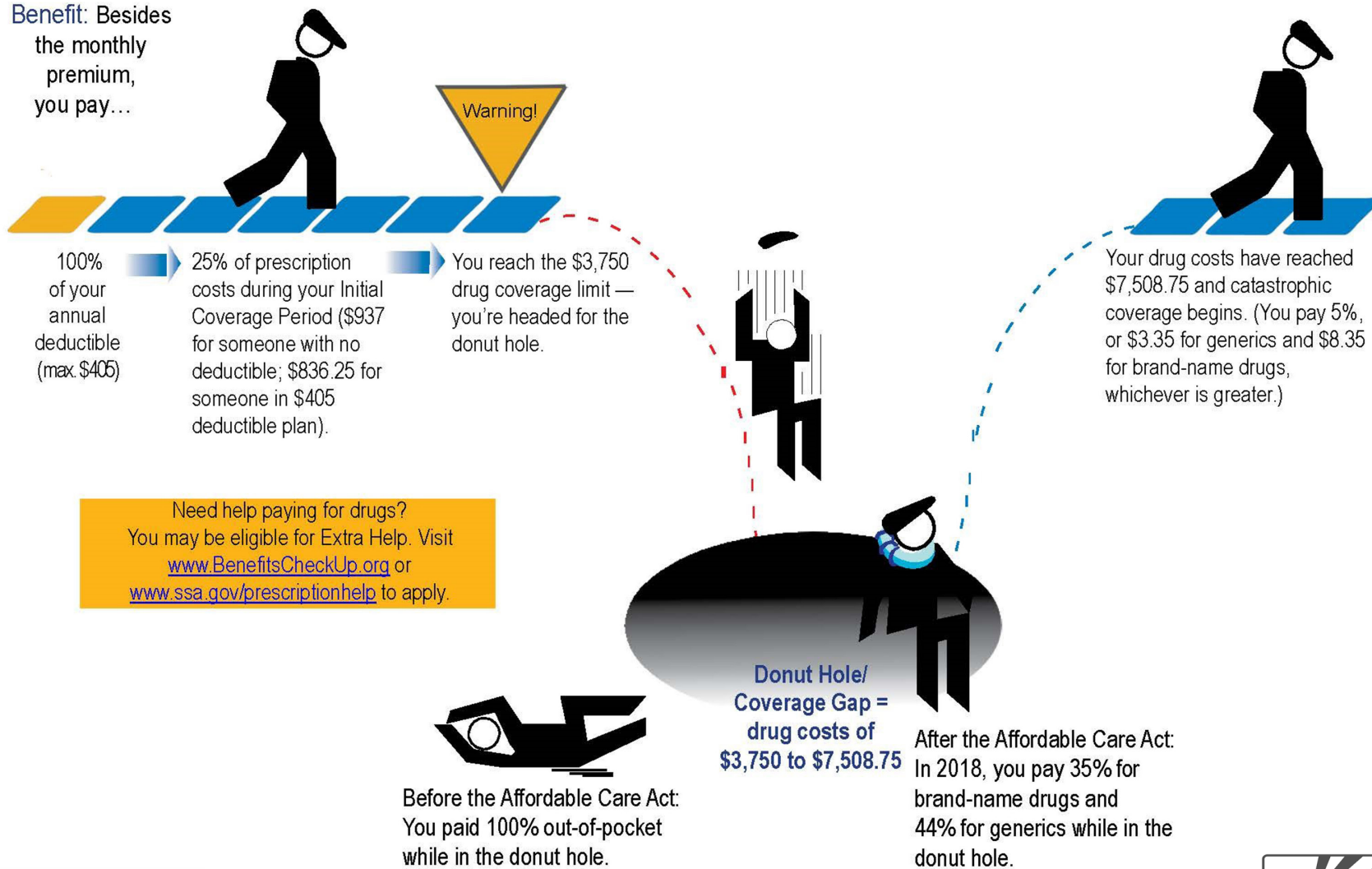
| Part D Benefit Cost Periods | Costs and Who Pays | Beneficiary Pays (TrOOP) | Plan Pays | Total Amount Spent on Plan-Covered Drugs |
|--------------------------------------|---|--|---|--|
| Initial Deductible | Beneficiary pays 100%. | Up to \$405 | \$0 | \$405 (Amount spent on deductible before ICP begins) |
| Initial Coverage Period (ICP) | Costs of covered drugs are shared: 25% by beneficiary, 75% by plan. | Up to \$937.50* *maximum an individual would pay if in plan with no deductible | \$2,812.50 | \$3,750 (Amount spent during ICP, including applicable deductible, before Coverage Gap begins) |
| Coverage Gap (“Donut Hole”) | <p>Discounts in 2018: Costs of plan-covered drugs are shared:</p> <ul style="list-style-type: none"> • Beneficiary pays 44% for generic drugs, 35% for brand-name drugs, plus 45% of the pharmacy dispensing fee (approx. \$1-\$3). • Plan pays 56% for generic drugs and 15% for brand-name drugs. • Drug manufacturer provides 50% discount on brand-name drugs. <p>Important Note about True Out-of-Pocket (TrOOP) costs: The total amount spent in the Coverage Gap (up to \$3,758.75) includes:</p> <ul style="list-style-type: none"> • The drug costs paid by the beneficiary, and • The 50% discount on brand-name drugs paid by the drug manufacturer. <p><u>Payments made by the plan</u> during the Coverage Gap (56% on generics, 15% on brand-name drugs) do <u>not</u> count toward TrOOP.</p> | | | <p>Coverage Gap begins once beneficiary reaches the Initial Coverage Limit.</p> <p>\$3,750 - Initial Coverage Limit (Total amount spent on any initial deductible and during the ICP).</p> <p>Up to \$3,758.75 (Total amount spent during the Coverage Gap)</p> <p>\$7,508.75 (Total amount spent during ICP and Coverage Gap, before Catastrophic Benefit Period begins)</p> |
| Catastrophic Benefit Period | Costs of covered drugs are shared: Beneficiary pays reduced copay/coinsurance; plan pays the difference. | Greater of: 5% coinsurance OR \$3.35 copay for generic, \$8.35 copay for brand or non-preferred. | Any remaining portion of the negotiated drug price. | Beneficiary will remain in the Catastrophic Benefit Period through Dec. 31, 2018. Part D benefit will reset on Jan. 1, 2019, starting again with a deductible. |

*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.

Contact SHIIP at 1-800-259-5300

MEDICARE PART D PRESCRIPTION DRUG BENEFIT IN 2018

Medicare's Basic Benefit: Besides the monthly premium, you pay...



Need help paying for drugs? You may be eligible for Extra Help. Visit www.BenefitsCheckUp.org or www.ssa.gov/prescriptionhelp to apply.



LOCAL HELP FOR PEOPLE WITH MEDICARE