|  |
| --- |
| Can be up to 100% of full drug cost |

Deductible

Initial Coverage Period

Structure of the Medicare Prescription Drug Plans in 2020

Individuals Out of Pocket

Copay Costs

Ranges from $0 to $435

|  |  |
| --- | --- |
| 25%copays | 75% |

Brand Name and Generic Drugs

The Donut Hole

Begins when full drug cost totals **$4,020**

A pharmacy dispensing fee may be charged, usually $5 or less.

|  |  |  |
| --- | --- | --- |
| 25%copays | 70% | 5% |

Brand Name and Generic Drugs

|  |  |
| --- | --- |
| 5% | 95% |

Co-pay is 5% of full drug cost

Brand Name and

Generic Drugs

Co-pay is 25% of full drug cost

Begins when out of pocket cost on drugs for the full year reaches **$6,350**

Catastrophic Coverage Period