

Medicare Part D 2022

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Stage 1

Deductible

1

Member pays 100% of the drug cost (if applicable) until the annual deductible is met.

The maximum deductible for 2022 is \$480. The deductible changes annually.

Stage 2

Initial Coverage

2

Member pays a cost share until the total accumulated cost of drugs reach the Initial Coverage Limit (ICL). The ICL includes everything the Member and the Part D Plan pay.

For 2022 the ICL = \$4,430

Stage 3

Coverage Gap

3

Member pays a 25% co-insurance for generic & brand name drugs. Cost is shared with the Manufacturer and Medicare. This stage is sometimes called the Donut Hole.

Until Troop = \$7,050 in 2022

Stage 4

Catastrophic Coverage

4

The Member pays the greater of 5% coinsurance or \$3.70 per generic or \$9.70 per brand name as a copay. Cost shared with Medicare.

Part D resets to stage one on January 01 of each year.