**2019 Part D Standard Plan Cost-Sharing***

<table>
<thead>
<tr>
<th>Part D Benefit Cost Periods</th>
<th>Costs and Who Pays</th>
<th>Beneficiary Pays (TrOOP)</th>
<th>Plan Pays</th>
<th>Total Amount Spent on Plan-Covered Drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Initial Deductible</strong></td>
<td>Beneficiary pays 100%</td>
<td>Up to $415</td>
<td>$0</td>
<td>$415 (Amount spent on deductible, before ICP begins)</td>
</tr>
<tr>
<td><strong>Initial Coverage Period (ICP)</strong></td>
<td>Costs of covered drugs are shared: 25% by beneficiary, 75% by plan.</td>
<td>Up to $955*  *maximum an individual would pay if in plan with no deductible</td>
<td>$2,865</td>
<td>$3,820 (Amount spent during ICP, including applicable deductible, before Coverage Gap begins)</td>
</tr>
</tbody>
</table>
| **Coverage Gap ("Donut Hole")** | Discounts in 2019: Costs of _plan-covered_ drugs are shared:  
• Beneficiary pays 37% for _generic_ drugs, 25% for _brand-name_ drugs, plus a small portion of the pharmacy dispensing fee (approx. $1-$3).  
• Plan pays 63% for _generic_ drugs and 5% for _brand-name_ drugs.  
• Drug manufacturer provides 70% discount on _brand-name_ drugs. |  |  |  |
|                              | Note about True Out-of-Pocket (TrOOP) costs:  
The total amount spent in the Coverage Gap (up to $3,833.75) includes:  
• The drug costs paid by the beneficiary, and  
• The 70% discount on _brand-name_ drugs provided by the drug manufacturer. |  |  |  |
|                              | Payments made by the plan during the Coverage Gap (63% on _generics_, 5% on _brand-name_ drugs) do not count toward TrOOP. |  |  |  |
| **Catastrophic Benefit Period** | When an enrollee’s total out-of-pocket spending reaches $5,100, they hit the catastrophic benefits period, and costs of covered drugs are shared:  
Beneficiary pays reduced copay/coinsurance; plan pays the difference. | Greater of:  
5% coinsurance  
_OR_  
$3.40 copay for generic, $8.50 copay for brand or non-preferred | Any remaining portion of the negotiated drug price. | Beneficiary will remain in the Catastrophic Benefit Period through December 31, 2019.  
Part D benefit will reset on January 1, 2020, starting again with a deductible. |

*Most Part D plans are **not** standard plans. This means calculating TrOOP costs during the initial deductible and ICP varies by plan.  