

The coverage gap

How it works

Stage 1: Initial coverage

You pay
a little

Plan pays
most



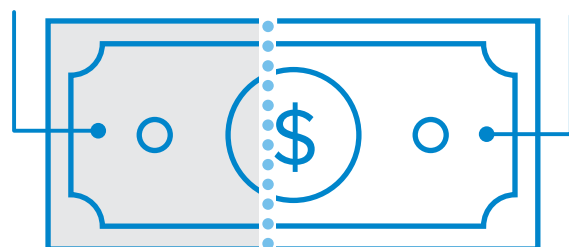
After you pay your annual deductible (if your plan has one), you pay a copay or coinsurance for each prescription you fill. Your plan pays the rest.

You enter the coverage gap when the total amount you and your plan pay for covered drugs reaches \$3,750.

Stage 2: Coverage gap

You pay
some

Plan pays
some



After you and your plan spend \$3,750, you pay 44% of the plan's price for generic prescription drugs and 35% of the plan's price for brand-name prescription drugs.

You enter catastrophic coverage when your total out-of-pocket reaches \$5,000. Only the amount you've paid in Stages 1 and 2 and the brand-name drug discount paid by the drug company count toward the total out-of-pocket.

Stage 3: Catastrophic coverage

You pay
a little

Plan pays
most



After your total out-of-pocket reaches \$5,000, you pay the greater of 5% coinsurance or \$3.35 copay for generic drugs, and the greater of 5% coinsurance or \$8.35 copay for brand-name drugs.

Your plan pays the rest of the cost of your prescription drugs for the rest of the calendar year (until Dec. 31).