

UNDERSTANDING THE COVERAGE GAP

There are three stages of coverage in your drug plan: the initial coverage period, the coverage gap, and the catastrophic coverage period.

Group MedicareBlueSM Rx (PDP), along with most other drug plans, has a coverage gap. This means there is a temporary limit on how much your plan will cover for your drugs. Since the coverage gap only begins after you and your plan have spent a certain amount on drugs, not everyone will enter the coverage gap.



1 INITIAL COVERAGE — During the initial coverage period, you do not have a deductible. You'll pay copays or coinsurance for your drugs based on your plan design. You'll be in this stage until your total yearly drug costs reach \$4,020.

Total yearly drug costs are the amounts that you and the plan have paid for drugs in a calendar year. This does not include any premiums.

2 COVERAGE GAP — You're in the coverage gap stage once your total yearly drug costs reach \$4,020. During this phase, if you're enrolled in the \$5/\$10/20%/45%/33% plan you will:

- Pay up to a \$5 copay for Tier 1 drugs and a \$10 copay for Tier 2 drugs on a 30-day supply.
- Pay no more than 25 percent of the plan's costs for all other generic and brand-name drugs on Tier 3, Tier 4 and Tier 5.

You'll stay in the coverage gap until your true out-of-pocket costs reach \$6,350.

True out-of-pocket costs are the amounts you have paid for drugs covered under your plan in a calendar year. This amount does not include any premiums or costs paid by your plan.

3 CATASTROPHIC COVERAGE — You're in the catastrophic coverage stage once your true out-of-pocket costs reach \$6,350. Once you reach this stage you will pay whichever amount is greater:

- \$3.60 copay for covered generic drugs (including brand-name drugs treated as generic) and an \$8.95 copay for all other drugs.
- Five percent of the cost of covered drugs.

QUESTIONS?

Members can call
877-838-3827
 8 a.m. – 8 p.m., daily,
 CT (TTY 711).

Group MedicareBlueSM Rx (PDP) is a Medicare-approved Part D sponsor. Enrollment in Group MedicareBlue Rx depends on renewal of the plan sponsor's contract with Medicare. This information is not a complete description of benefits. Call 877-838-3827, 8 a.m. — 8 p.m., daily, CT (TTY 711) for more information.

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