

# Medicare Part D is Changing for 2025

What Do You Need to Know?



## The “Donut Hole” Coverage Gap Phase Has Been Removed!

Coverage Year Cycle

### Phase 1: Deductible

- You pay 100% out of pocket up to the deductible cap.
- The 2025 deductible is \$590.

### Phase 2: Initial Coverage

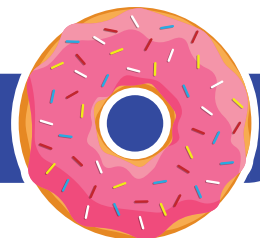
- After you reach the deductible, you pay 25% for covered drugs.
- Once you pay \$2,000 out of pocket, you move to Phase 3, catastrophic coverage.

**COVERAGE GAP  
PHASE REMOVED!**

### Phase 3: Catastrophic

- You pay \$0 out of pocket for covered Part D drugs in this phase, until the end of the coverage year.

The out-of-pocket max has been reduced to \$2,000 (from \$8,000), and the **coverage gap phase** has been eliminated altogether.



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