



# Medicare Part D Has New Regulations For 2025

But Your Plan Might Not Change!

 Coverage Year Cycle (Starting 2025)

**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 maximum has been reduced to \$2,000 (from \$8,000), and the coverage gap phase has been eliminated altogether.

Licensed Insurance Agent

Scan the QR code to visit my website for current plan information, or visit the URL below.

<https://www.planenroll.com/?purl=>

Enrollment in the described plan type may be limited to certain times of the year unless you qualify for a special enrollment period. We do not offer every plan available in your area. Currently we represent organizations which offer products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options. Calling the number listed will connect you to a licensed agent.