



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

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.