

# 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.



Due to the changes to Part D regulations, insurance companies may need to make changes to their drug formulary and cost structures. Your premium may change. As your local, trusted licensed agent, please call **me** with any questions.

**I look forward to serving you!**

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.