Overview of Standard Medicare Part D Basic Benefit, 2015

- **Catastrophic**
  - **Medicare Pays 80%**
  - **Plan Pays 15%**

- **Coverage Gap (up to $3720)**
  - Enrollee pays: 45% brands, 65% generics, at pharmacy
  - Plan pays 55% for brands, 35% for generics

- **Initial coverage period**
  - **Enrollee Pays 25% ($660)**
  - **Plan Pays 75% ($1,980)**

- **Deductible**
  - **Enrollee Pays 100% ($320)**
  - **Plan Pays 100% ($0)**

- **Total Drug Spending**
  - For both enrollee and Plan $6,680.00
  - $2,960

- **Enrollee True out-of-pocket Spending**
  - May be up to $4700
  - To reach Catastrophic level

- **Coverage gap, or “donut hole”**
  - Total Drug Spending $0