

2018 Donut Hole

STAGE 1

You pay 100%

STAGE 2

Shared costs
with insurance
company

\$3,750

STAGE 3

DONUT HOLE

\$5,000

STAGE 4

Follows the
coverage gap

Deductible Stage

The amount you pay for medications cost before your plan pays its share of your medication costs. Some plans do not have a deductible.

Initial Coverage Stage

- Both you and your insurance plan pay medication costs until the shared total equals \$3,750.
- You're generally responsible for copays and coinsurance during this stage.

Coverage Gap Stage

The coverage gap begins after you and your plan have spent \$3,750 for covered drugs and ends when you have spent \$4,950 for the covered drugs. In this phase – a gap in the prescription coverage – you'll generally pay more for drugs.

- While in this stage, you pay a maximum of 35% of the cost of brand name drugs, or a maximum of 44% of the cost of generic drugs.
- Any medication-related deductibles, coinsurance, copayments, the discounts you receive on covered drugs, and the amounts you pay in the coverage gap count toward the \$5,000 limit.

Catastrophic Coverage Stage

- Catastrophic coverage begins when you reach the \$5,000 coverage gap limit.
- During this stage, you pay \$8.35 for brand name or \$3.35 for generic drugs, or 5% of your medication's cost, whichever is greater.