

# Standard Benefit 2016

1 Deductible Period	2 - Initial Benefit Period	3 - Coverage Gap (aka "donut hole")		4 -Catastrophic Coverage
		Brand- Name	Generic	
\$3,310 total value of drugs				
100% (\$360) Maximum (can be less)	75% Plan Pays (\$2,212)	5%	42%	Plan Pays 15% <u>Medicare Pays 80%</u> = 95% Covered by Medicare and Plan
	25% Coinsurance (\$737)	50% Mfg Discount	58%	
		45%		
<b>\$360</b>	<b>+ \$737</b>	<b>+\$3,753</b>		Greater of 5% Co-insurance or \$2.95/\$7.40 minimum
<b>\$4,850 TrOOP</b>				<div style="display: flex; justify-content: space-around; margin: 0;"> <div style="border: 1px solid black; padding: 5px; background-color: #fff2cc;">Beneficiary Pays</div> <div style="border: 1px solid black; padding: 5px; background-color: #d9ead3;">Program Pays</div> </div>

In 2016, 95% of the full price of a brand name and 58% of the full price of a generic goes toward True Out Of Pocket expense (TrOOP). Once this amount reaches \$4,850, then Stage 4 – Catastrophic Coverage is reached.