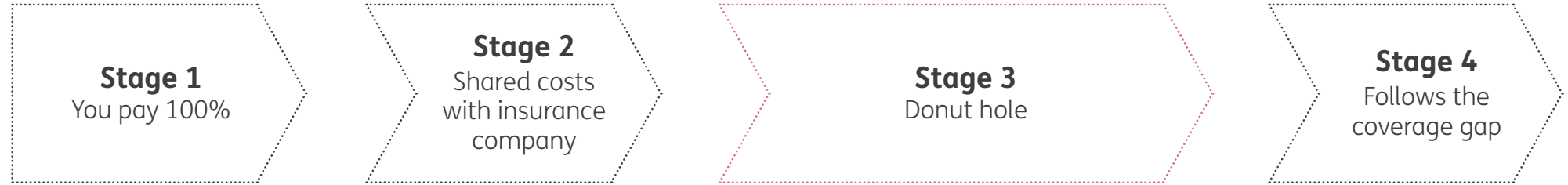


Getting through the coverage gap

Most Medicare and Medicare Advantage drug plans have a coverage gap



Deductible stage | You pay 100 percent

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

Initial coverage stage | Shared cost with insurance company – \$3,750

- 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 | Donut hole – \$5,000

The coverage gap begins after you and your plan have spent \$3,750 for covered drugs and ends when you have spent \$5,000 for the covered drugs. In this phase—a gap in prescription drug coverage—you'll generally pay more for your drugs.

While in this stage, you pay a maximum of 35 percent of the cost of brand-name drugs, or a maximum of 44 percent 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 | Follows the coverage gap

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

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