WHO PAY WHAT UNDER PART D IN 2021

**DEDUCTIBLE**
- Up to $445

**INITIAL COVERAGE**
- (Up to $4,130 spent in total)
  - BENEFICIARY: 25% of drug costs
  - PLAN: 75% of drug costs

**FORMER COVERAGE GAP** ("Donut Hole")
- (Up to $5,183.75 spent during this period)
  - GENERICS: 25%
  - BRAND-NAME DRUGS: 25%
    - 5% co-insurance
    - 75%

**CATASTROPHIC BENEFIT PERIOD** (beneficiary’s total out-of-pocket costs hit $6,550 for year)
  - 5% co-insurance
  - 15%
  - 80%