2027 Medicare Part D standard benefit

For individuals not eligible for low-income subsidies

STAGE 1
Preliminary deductible

You pay the full negotiated price for your covered prescription drugs* until you reach your deductible.

*Most generic medications and covered insulins are excluded from the deductible.

$700 deductible

STAGE 2
Initial coverage

You start paying smaller copays or coinsurance for all of your covered drugs.

The total out-of-pocket threshold will be adjusted annually.

$2,400 out of pocket

STAGE 3
Catastrophic coverage

You pay 0% of the negotiated cost of your covered drugs.

The remaining costs of your medications is paid for by the Part D plan, manufacturer discounts and Medicare.

Everence®