

2024 Medicare Part D standard benefit

For individuals not eligible for low-income subsidies

		Total retail drug cost	Total out-of-pocket cost
Stage 4: Catastrophic coverage 100%		No upper limit	\$0
Stage 3: Coverage gap 75% Percentage cost split on all drugs (mandated by Medicare)	25% ²	Estimated: \$12,447	Set maximum: \$8,000
Stage 2: Initial coverage 75% Average percentage cost split across all drugs	25%	Set maximum: \$5,030	Estimated: \$1,666
Stage 1: Plan year starts Your deductible		Estimated: \$545	Estimated: \$545

 Medicare and Part D plan coverage

 Your costs (Excludes plan premiums)

¹You receive credit for 95% of the retail brand-name drug cost toward meeting your coverage gap out-of-pocket maximum

