

# 2026 Part D Standard Coverage and Cost of Drug Benefit

Benefit Stage	Coverage Range	Plan & Manufacturer Pay	Beneficiary Pays
<b>Annual Deductible</b>	<b>\$0 - \$615</b> If choosing a plan with a deductible, the beneficiary pays up to the first \$615 in total drug costs, out of pocket, before the plan begins to pay its share.	0% \$0	100% up to \$615*
<b>Initial Coverage</b>	<b>\$615 - \$2,100</b> After the deductible is met, the plan and the beneficiary begin paying their share of drug costs (75%/25%)	<b>75%</b> Average	<b>Up to 25%</b> Average
<b>Catastrophic Coverage</b>	Above <b>\$2,100</b> in out-of-pocket costs When the <u>beneficiary's</u> total out-of-pocket cost, not including the monthly premiums, reaches \$2,000 catastrophic coverage begins and continues for the remainder of the calendar year.	100% No Maximum	<b>\$0</b>

## Extra Help Copays

Extra Help Full Benefit: (Full Dual Eligible Medicare Medicaid)	Copay <b>\$1.60</b> Generic <b>\$4.90</b> Brand
Extra Help Full Benefit (without Medicaid)	Copay <b>\$5.10</b> Generic <b>\$12.65</b> Brand

\* - In some plans, preferred generics are not subject to the deductible

Note: Out-of-pocket expenses are only the copayments, does not include the premium.

**2026 Part D National Base premium is \$38.99**

Reference 2026 Fact sheet: <https://www.cms.gov/newsroom/fact-sheets/final-cy-2026-part-d-redesign-program-instructions>



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