

## 2013 Member Expense for Medicare Prescription Drug Plans Who Pays What?

	Premium*	Deductible*	Initial Coverage	Coverage Gap	Catastrophic Coverage
<b>Member</b>	Member pays a monthly amount to the Plan.	Member may have an initial amount they need to pay before the Plan pays its share, ranging from \$0-\$325. When this initial amount or deductible is paid the member moves to the Initial Coverage stage.	Member pays a copayment/ coinsurance for a drug. When the amounts the Plan pays plus member payments (including deductible) reaches \$2,970 the member moves to the coverage gap.	Member pays about 47.5% of the cost of most brand-name drugs and 79% of the cost of generic drugs until his/her yearly TrOOP-True Out-of-Pocket costs (not including premiums) equal \$4,750. (For non-LIS members only).  Once member has spent \$4,750 TrOOP they move to Catastrophic Coverage.  Any costs paid by the Plan during the plan year are not applied toward the member's TrOOP	The member pays the greater of \$2.65 for generics and \$6.60 for brand-name or 5% of the total drug cost.
<b>Plan</b>		Plan does not share in this cost.	Plan pays its share until Plan plus member amounts paid reaches \$2,970.	The Plan pays the rest of the costs for covered drugs during the coverage gap. Some of these costs are also paid by drug manufacturer discounts.	Plan pays the majority of the drug costs until the end of the year.

\* These figures are based upon the Standard benefit. Premiums and deductibles vary by Plan coverage.