

# 2017 Donut Hole

## STAGE 1

You pay 100%

## STAGE 2

Shared costs  
with insurance  
company

**\$3,700**

## STAGE 3

**DONUT HOLE**

**\$4,950**

## STAGE 4

Follows the  
coverage gap

### Deductible Stage

The amount you pay for medications cost before your plan pays its share of your medication costs. Some plans do not have a deductible.

### Initial Coverage Stage

- Both you and your insurance plan pay medication costs until the shared total equals \$3,700.
- You're generally responsible for copays and coinsurance during this stage.

### Coverage Gap Stage

The coverage gap begins after you and your plan have spent \$3,700 for covered drugs and ends when you have spent \$4,950 for the covered drugs. In this phase – a gap in the prescription coverage – you'll generally pay more for drugs.

- While in this stage, you pay a maximum of 40% of the cost of brand name drugs, or a maximum of 51% of the cost of generic drugs.
- Any medication-related deductibles, coinsurance, copayments, the discounts you receive on covered drugs, and the amounts you pay in the coverage gap count toward the \$4,950 limit.

### Catastrophic Coverage Stage

- Catastrophic coverage begins when you reach the \$4,950 coverage gap limit.
- During this stage, you pay \$8.25 for brand name or \$3.30 for generic drugs, or 5% of your medication's cost, whichever is greater.