

2025: MOST SIGNIFICANT CHANGES

Deductible	Initial Coverage	Coverage Gap (Donut Hole)	Catastrophic Coverage
<p>Enrollees Pay:</p> <p>100% of their drug costs until the Part D deductible is met.</p> <p>Deductible maximum is TBD for plan year 2025.</p>	<p>Enrollees Pay:</p> <p>25% of total drug costs</p> <p>A copayment or coinsurance for each formulary covered drug.</p> <p>Part D Plans Pay:</p> <p>75% of generic drugs</p> <p>65% of brand-name drugs</p> <p>Drug Manufacturers:</p> <p>10% discount on brand-name drugs</p>	<p>Coverage Gap Eliminated in 2025</p> <p>\$2,000 TROOP (OOP savings of ~\$1,300 from 2024)</p>	<p>Part D Plan Pays:</p> <p>60% of total drug costs</p> <p>Drug Manufacturers:</p> <p>10% discount on brand-name drugs</p> <p>Medicare Pays:</p> <p>20% of brand-name drugs</p> <p>40% of generic drugs</p>