# 2022 Standard Part D Benefit Plan

# Part D Plan Benefits: The Standard Benefit Plan for 2022 (Illustrated)

# Catastrophic Coverage

Enrollee pays greater of 5% of prescription drug cost or \$9.85 brand name/\$3.95 generic

## \$7050 (out-of-pocket threshold)

# Coverage "Gap" \*

Enrollee pays 25% of prescription drug costs for generic and 25% of undiscounted cost for brand name

## \$4430 total drug costs (Initial coverage limit)

#### Initial Coverage

Enrollee Pays 25% of prescription drug costs

\$480 (deductible)

#### Deductible

Enrollee pays %100

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\* In the coverage gap, as previously noted, drug manufacturers pay 70 percent of the cost of brand name drugs through a discount. Although not paid by the enrollee, the discounted amount for brand name drugs counts toward the enrollee's annual out-of-pocket threshold. But the enrollee cost-sharing for brand name drugs is based on the undiscounted cost. Coverage "Gap" Percentage Division: Enrollee 25%, Manufacturer Discount(s) 70%, Plan 5%.

