

Medicare Part D

MA = Purchase a Medical Plan that
INCLUDES Part D benefits

MS = Purchase a Standalone Part D
Plan for extra cost

What we need

- List of meds including dosage & frequency
- Name of Pharmacy

What we provide

- Report showing the anticipated costs of your medications
- Annual Review during AEP 10/15-12/7

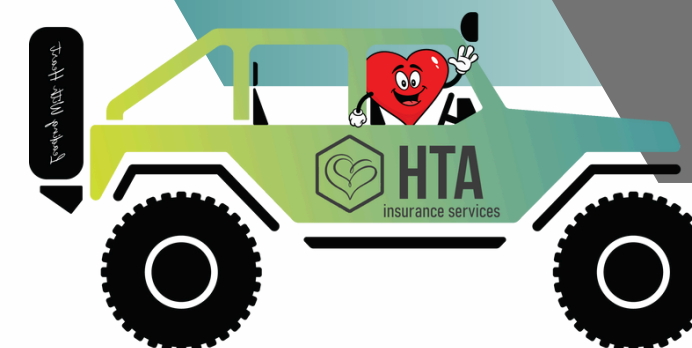
Deductibles and Copays vary by plan
Plans cover different medications
Plans rank medications in different tiers

**HTA VIP SUPPORT
FOR LIFE**

Questions

Billing & Claims

Annual Review



UNDERSTANDING PART D STAGES

2025



Up to \$590

Some tiers may not apply

Deductible

Pay Total Retail Cost

<\$2,000

Based on Retail Cost

Initial Coverage

Pay Copay/Coinsurance

>\$2,000

Based on Total Out-Of-Pocket

Catastrophic Coverage

You pay 0% for remainder of year

Medicare Part D IRMAA- 2025

	Single	Joint	Married Filed Separately	Part B	Part D IRMAA
Monthly/Person	Up to \$106,000	Up to \$212,000	Up to \$106,000	\$185.00	Premium Only
Same for each Spouse	\$106,001 - \$133,000	\$212,001 - \$266,000	NA	\$259.00	Premium + \$13.70
	\$133,001 - \$167,000	\$266,001 - \$334,000	NA	\$370.00	Premium + \$35.30
Based on MAGI	\$167,001 - \$200,000	\$334,001 - \$400,000	NA	\$480.90	Premium + \$57.00
Tax Return from 2 years ago	\$200,001 - \$499,999	\$400,001 - \$749,999	\$106,001 - \$394,000	\$591.90	Premium + \$78.60
	\$500,000 +	\$750,000 +	\$394,001 +	\$628.90	Premium + \$85.80