

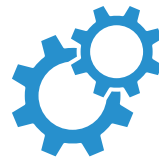
## 2026 Part D Coverage Phases



### Annual Deductible

- Plan Pays nothing
- Member pays all

Up to \$615



### Initial Coverage Phase

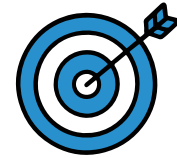
- Member pays part
- Plan pays part

Whichever is higher counts towards Troop:

25% of the retail drug costs  
The member spend

### Copays or Coinsurance

Up to \$2000



### Catastrophic Coverage

- Member pays nothing
- Plan pays 60%
- Medicare pays 20% on name-brand
- Medicare pays 40% on generics
- Pharmaceutical Companies pay 20% on name-brand

\$0