

2026 Part D Coverage Phases

Some plans may exclude certain drug tiers from deductible



Annual Deductable

- Plan Pays nothing
- Member pays all

Up to \$615

Members who will hit this max can put it into a payment plan with the carrier.



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 \$2,100

True out of pocket cost



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