TLC Insurance Group & Wealth

2026 MEDICARE PART D STAGES

Standard Benefit Design

STAGE 1

Some plans carry a $0 deductible

DEDUCTIBLE

2026 plans may have an Annual Deductible of no more than

$615

- The member will pay 100% of their gross covered prescription drug costs until the deductible is met.
- Other plans may exclude the deductible for prescriptions in Tiers 1 and 2.

STAGE 2

INITIAL COVERAGE

The member may pay up to **25% Coinsurance** for covered Part D prescriptions.

This phase ends when the member has reached the out-of-pocket maximum threshold of

$2100

If the member has paid the $615 deductible, this amount counts towards the $2100 maximum threshold.

STAGE 3

CATASTROPHIC COVERAGE

$0

The member has **no cost-sharing** for covered Part D prescriptions.

All contributions towards the maximum threshold amount reset on January 1st of each year.

This resource is intended for educational purposes only.