

MEDICARE CHANGES – 2025

Prescription Drugs \$2,000 limit

Maximum deductible for drug plans in 2025 is \$590.

After that, your co-pays should be 25%.

When drug purchases equal \$6,230, you have paid \$2,000 out of pocket. This is all you will pay for the remainder of the year - except premiums.

The coverage gap (donut hole) has been eliminated.

Medicare Prescription Payment Plan

You have the option to spread your drug co-pays over the remainder of the year, rather than paying at time of purchase.

Your plan will send you a monthly bill for amount due.

Program is voluntary and you can leave it any time during the year.

Medicare Supplement Plans

This change applies to those on disability under the age of 65.

You can buy a Medicare Supplement plan during a 6 month enrollment window. Coverage is guaranteed with no waiting period or denial for preexisting conditions.

Rates for supplement plan letters A, B and D cannot exceed rates charged to those aged 65. Rates for the other 6 plan options cannot be more than double the rate charged to those aged 65.

4 - SHOW SLIDE – MEDICARE SUPPLEMENT PLANS