

**Costs: 2010 Part D Standard Cost Sharing**

<b>Cost</b>	<b>Explanation of Cost</b>	<b>Beneficiary Expenditure</b>	<b>Part D Plan Expenditure</b>	<b>Total Expenditures on plan-covered Rx</b>
<b>Deductible</b>	If a plan has a deductible, that cost is paid exclusively by the beneficiary	\$310	0	\$310
<b>Initial Coverage Limit</b>	Costs of plan-covered drugs under the initial coverage limit is shared 25 percent by beneficiary and 75 percent by Part D plan	\$630 (after deductible before coverage gap)	\$1,890	\$2,520 (after deductible before coverage gap) \$2,830 (total plan and beneficiary spending pre-coverage gap)
<b>Doughnut Hole (Coverage Gap, cost borne entirely by beneficiary)</b>	Coverage gap costs on plan-covered drugs are paid exclusively by the beneficiary	\$3,610	0	\$6,440
<b>2010 Annual Totals</b>		\$4,550	\$1,890	<b>\$6,440</b>
<b>Catastrophic Benefit</b>		\$2.50 (generic copay)  \$6.30 (brand or non-preferred copay)	Balance of negotiated price	