

# What's Changing for 2019 (at a Glance)

**Your Annual Deductible** will be **\$150**, and applies to brand drugs only (the 2018 deductible is \$100 and applies to all drugs). This means that if you use only generic drugs, you will not have a deductible to meet in 2019.

**The Coverage Gap benefit stage** will begin at **\$3,820** out of pocket (the 2018 Coverage Gap stage began at \$3750).

*Within the Coverage Gap benefit stage, you will pay **25% of the total cost** for brand drugs, plus a portion of the dispensing fee (in 2018, you pay 35% of the total cost for brand drugs). This change reflects the closing of the coverage gap, or “donut hole”.*

**The Catastrophic benefit stage** will begin at **\$5100** out of pocket (the 2018 Catastrophic benefit stage begins at \$5000).

*Within the Catastrophic benefit stage, you will pay the greater of 5% of the total cost or **\$3.40** for generic drugs (including drugs treated as generics) and **\$8.35** for all other drugs (the 2018 copay is the greater of 5% of the total cost or **\$3.35** for generic drugs (including drugs treated as generics and **\$8.35** for all other drugs.)*