**MEDICARE PART D DEFINED STANDARD BENEFIT FOR 2020**

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Initial Coverage Limit</th>
<th>Coverage Gap</th>
<th>Catastrophic Phase</th>
</tr>
</thead>
<tbody>
<tr>
<td>$435</td>
<td>$4,020</td>
<td>$9,719*</td>
<td>80% Medicare</td>
</tr>
</tbody>
</table>

- **Beneficiary**
  - 100% Beneficiary
  - 25% Beneficiary
  - 25% Beneficiary

- **Plans**
  - 75% Plans
  - 70% Manufacturers
  - 15% Plans

- **Manufacturers**
  - 5% Plans

- **Medicare**
  - 5% Beneficiary

*$9,719 is the estimated total covered Part D spending for applicable beneficiaries to reach catastrophic; the out-of-pocket threshold to reach catastrophic for 2020 is $6,350*