Medicare Part D

MA = Purchase a Medical Plan that INCLUDES Part D benefits

MS = Purchase a Standalone Part D Plan for extra cost

What we need

- List of meds including dosage & frequency
- Name of Pharmacy

What we provide

- Report showing the anticipated costs of your medications
- Annual Review during AEP 10/15-12/7

Deductibles and Copays vary by plan
Plans cover different medications
Plans rank medications in different tiers

HTA VIP SUPPORT FOR LIFE

Questions

Billing & Claims

Annual Review

UNDERSTANDING PART D STAGES

2026

Up to $615

Some tiers may not apply

Deductible

Pay Total Retail Cost

<$2,100

Based on Out of Pocket Cost

Initial Coverage

Pay Copay/Coinsurance

>$2,100

Based on Out of Pocket Cost

Catastrophic

Pay 0% of Retail Drug Cost

Medicare Part D IRMAA– 2026

Monthly/Person

Same for each Spouse

Based on MAGI

Tax Return from 2 years ago

Single	Joint	Married Filed Separately	Part B	Part D IRMAA
Up to $109,000	Up to $218,000	Up to $109,000	**$206.50**	**Premium Only**
$109,001 - $137,000	$218,001 - $274,000	NA	**$289.10**	**Premium + $14.50**
$137,001 - $171,000	$274,001 - $342,000	NA	**$413.00**	**Premium + $37.50**
$171,001 - $205,000	$342,001 - $410,000	NA	**$536.90**	**Premium + $60.40**
$205,001 - $500,000	$410,001 - $750,000	$109,001 - $394,000	**$660.80**	**Premium + $83.30**
$500,001 +	$750,001 +	$394,001 +	**$702.10**	**Premium + $91.00**