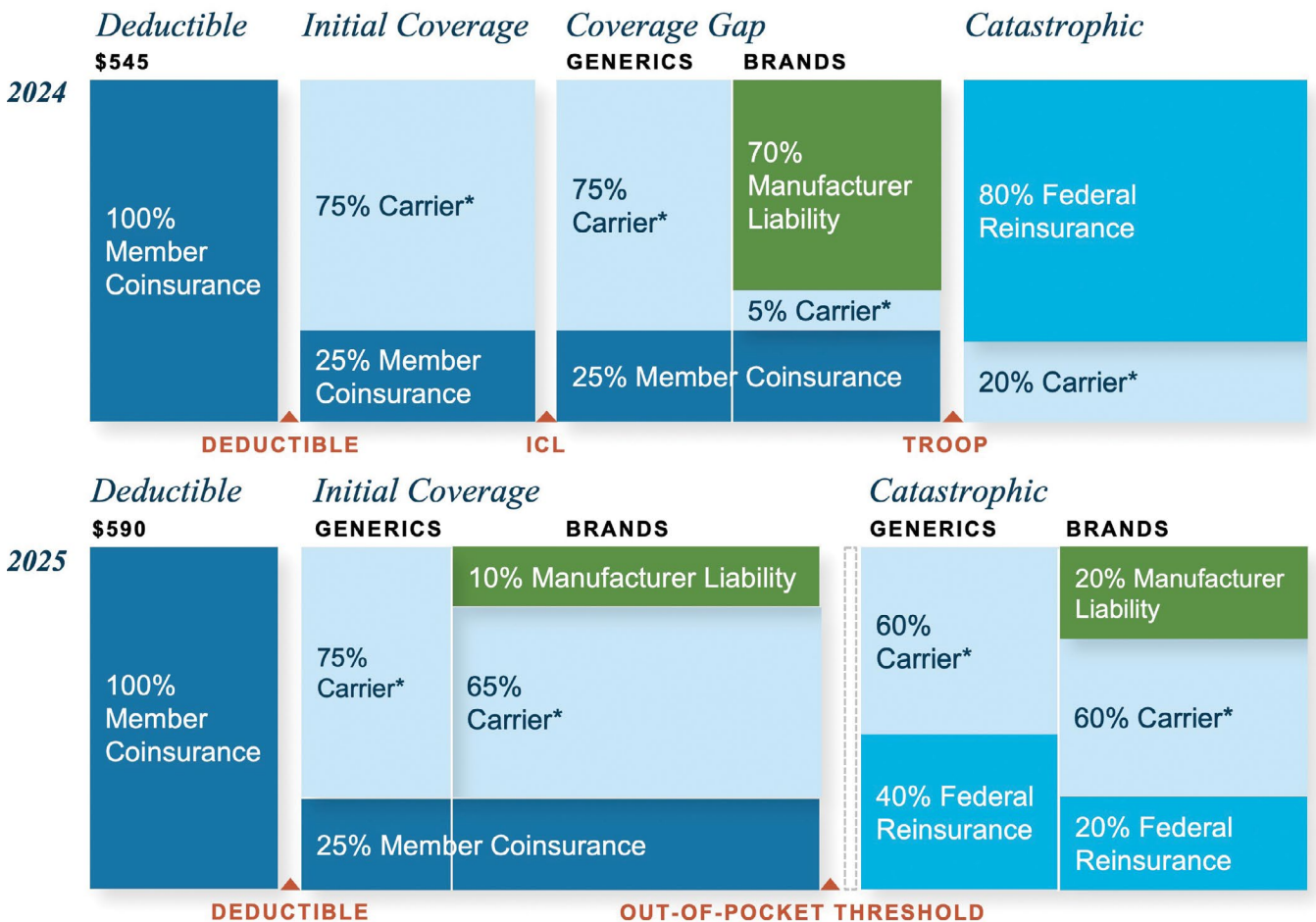


RetireeFirst

2025 Changes to Part D Phases & Contributions

In 2025, the coverage gap phase will be eliminated and more retiree members will move into the catastrophic phase. Members will have a \$2,000 annual out-of-pocket spending cap for prescription drugs in place of the current catastrophic phase. [Watch our webinar on CMS changes to learn more about the Medicare landscape in 2025 and get ahead of change in the coming year.](#)



Key of Four Contributors

- Member contribution
- Carrier* contribution
- Manufacturer contribution
- Federal (CMS) contribution

*Includes any plan sponsors directly contracted with CMS.