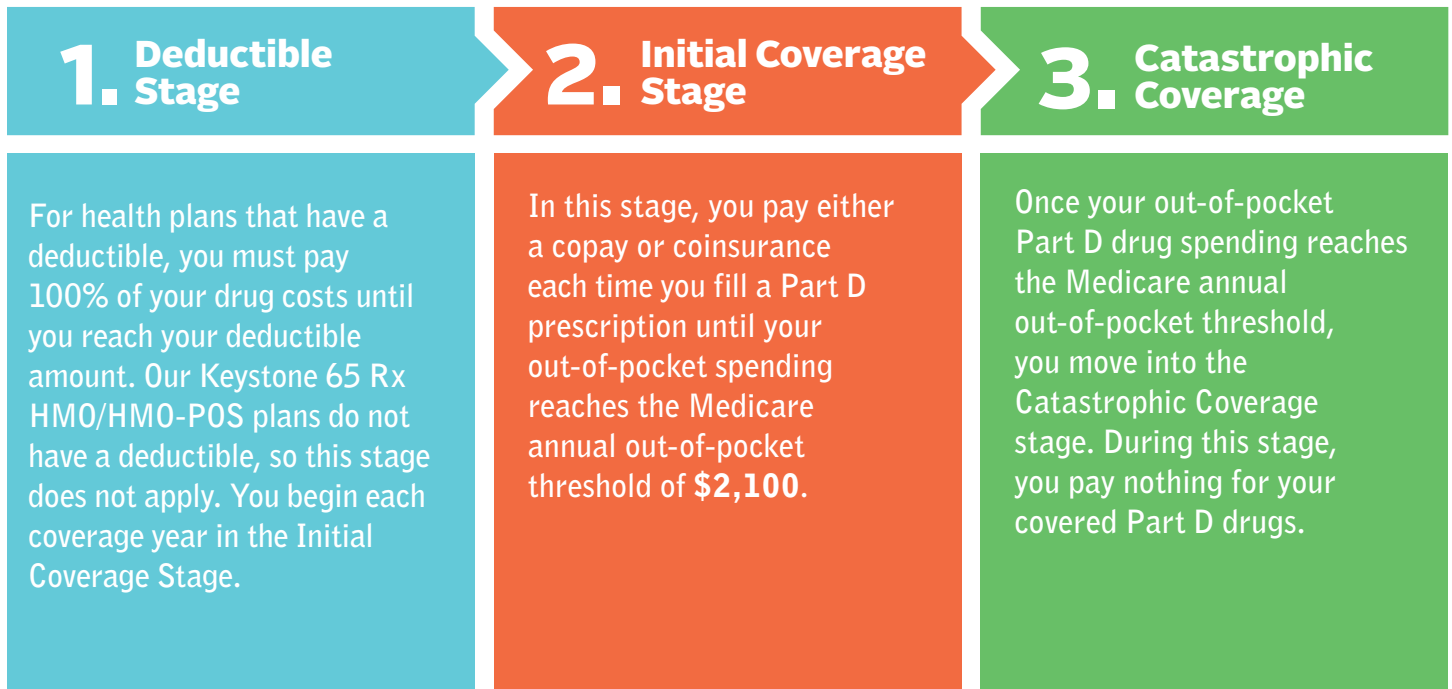


How your Part D drug coverage works in 2026

Coverage stages

Medicare has established three coverage stages for Part D prescription drug plans:



Medicare annual out-of-pocket threshold

The most you will pay out of pocket for your Part D prescription drugs in the 2026 calendar year is **\$2,100**. You can reach this limit with your own out-of-pocket spending combined with any payments made by certain other individuals and organizations (like family and friends or State Pharmaceutical Assistance Programs) or Medicare's Low-Income Subsidy ("Extra Help") program.

Once you reach this amount, you pay nothing for your Part D medications for the rest of the year.

The Medicare Prescription Payment Plan

Medicare members with Part D prescription drug plans can opt in to the Medicare Prescription Payment Plan. This payment option lets them fill their prescriptions without paying anything at the pharmacy or when they get their mail order delivery. Instead, they will be billed monthly by their health plan for the cost of their drugs.

Opting in to this payment option won't lower your total drug costs, but your costs will be spread out into monthly payments for the number of months left in the calendar year.

For more information, visit ibxmedicare.com/ira.

Independence Blue Cross offers HMO and HMO-POS Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross HMO and HMO-POS Medicare Advantage plans depends on contract renewal. Benefits underwritten by Keystone Health Plan East, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.



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