

## 2025-2026 Standard Medicare Drug Benefit Cost Comparison

Standard Drug Benefit Parameters	2025	2026
<b>Deductible</b>	\$590	\$615
<b>Out-Of-Pocket (OOP) Threshold</b>	\$2,000	\$2,100
<b>Part D Base Beneficiary Premium</b>	\$36.78	\$38.99

Extra Help Parameters	2025	2026
<b>Low Income Subsidy Amount</b>	\$26.58	\$8.75
<b>Dual-Eligible: Institutional</b>	\$0 Cost Sharing	\$0 Cost Sharing
<b>Dual-Eligible: Home &amp; Community Based Services</b>	\$0 Cost Sharing	\$0 Cost Sharing
<b>Dual-Eligible: Up 100% FPL</b>	\$1.60 Generic \$4.80 Brand Name	\$1.60 Generic \$4.90 Brand Name
<b>Extra Help Only</b>	\$4.90 Generic \$12.15 Brand Name	\$5.10 Generic \$12.65 Brand Name

### Reminders:

1. Plans may choose to offer lower deductibles based on plan cost structure
2. The OOP Threshold is calculated using all costs contributed towards a beneficiary's prescription costs (including Extra Help, or cost reductions provided by plan)
3. The Part D Base Beneficiary premium is the amount used to calculate the Part D penalty for late enrollment.
4. The Low-Income Subsidy amount refers to the stipend plans receive towards Extra Help eligible individual's monthly premium.