

# Part D Plans for Medicare Retirees

## How Medicare Part D plans work

Medicare Part D plans are run by insurance companies and private companies approved by CMS to participate in the Medicare programs. Different plans may cover different costs and different drugs. All prescription drug, Medicare Advantage, and Medicare Cost plans that offer Part D must offer coverage that is equal to or better than the standard Part D benefit. These plans can improve the standard Part D benefit by:

- Removing the deductible
- Including cost shares that are different from, but equal to or better than, the standard benefit

For any month that you use pharmacy services, you will get a statement called an **Explanation of Benefits (EOB)**. Your **EOB** shows all of your Part D drug purchases, along with updated cost and expense information.

Your employer group or union-sponsored plans may offer more cost sharing and coverage. Please contact your benefits administrator to learn more.

## What will I pay directly to Medicare for Part D?

People with higher incomes may pay a higher premium for Part D. **This premium is set by federal law and paid directly to the federal government.** This premium is in addition to the higher Part B premium that people with higher incomes may pay.

## 2022 Medicare Part D Premium Adjustment

File individual tax return*	File joint tax return*	You Pay (Monthly)
\$91,000 or less	\$182,000 or less	No Part D IRMAA Premium
\$91,001 to \$114,000	\$182,001 to \$228,000	\$12.40
\$114,001 to \$142,000	\$228,001 to \$284,000	\$32.10
\$142,001 to \$170,000	\$284,001 to \$340,000	\$51.70
\$170,001 to \$500,000	\$340,001 to \$750,000	\$71.30
above \$500,001	above \$750,001	\$77.90

**Note:** The above dollar amounts are for 2022 and may change in 2023.

To learn more about the advantages of enrolling in a Kaiser Permanente Medicare health plan through your employer or union, call us at **1-877-547-4909** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

\*Modified adjusted gross income as reported on your 2020 IRS tax return.

You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.