Welcome to the Medicare Prescription Drug Benefit for 2009

Medicare's Basic Benefit: Besides the annual premium, you pay...

- **$295 Annual Deductible** (You pay 100%)  
  After the deductible, you pay about 25% of the cost of each prescription until $2,700 in drug costs (about $675)

- **Drug costs of $2,701 to $6,154**  
  You pay 100% out of pocket

You can afford the out-of-pocket drug costs, so you can work your way out of the doughnut hole.

- **You reach the $2,700 drug coverage limit** - you're headed for the Doughnut Hole

- **Drug costs above $6,154**  
  You pay 5% and your plan pays 95%

Your coverage begins again. (For any drug costs above $6,154, you pay 5% and your plan pays 95%)

You can't afford your drugs and must choose between health, home, and family. You are stuck in the doughnut hole.

For more information, visit our Web site at [www.familiesusa.org](http://www.familiesusa.org)