

How the Inflation Reduction Act affects your Tufts Health Plan pharmacy benefit

There are 4 prescription drug plan changes in 2025

CHANGE #1

LOWER Rx MAXIMUM OUT OF POCKET (OOP)

The Part D maximum OOP is reduced to \$2,000. If you reach the maximum OOP, you pay \$0 for Rx drugs. Plus, there's no Coverage Gap (Donut Hole) in 2025.



CHANGE #2

PAY FOR Rx IN INSTALLMENTS

Help manage prescription drug costs with the Medicare Prescription Payment Plan. Pay in monthly installments during the year instead of all at once.

Join during the Medicare Annual Enrollment Period (10/15/24–12/7/24) or any time during the 2025 benefit year.



CHANGE #3

DRUG COST & COVERAGE UPDATES

Some drug costs will change. Some will cost more, some less, and some will no longer be covered.



CHANGE #4

SWITCH FROM COPAY TO COINSURANCE FOR SOME DRUGS

Some drugs will switch from copay to coinsurance, which means you pay a percentage of the actual cost instead of a fixed copayment. In 2025, some coinsurance payments will be similar or lower, and others will be higher.



FOR MORE INFORMATION

Find the Drug Pricing Tool at thmp.org/drug-pharmacy-coverage and select the pricing tool that applies to your plan. Enroll in the Medicare Prescription Payment Plan program at thmp.org/MPPPform25. Check out savings opportunities at thmp.org/lowerrx.

Your Member Services team is here to help. Reach out at 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711), 8 a.m.–8 p.m., 7 days a week (Mon.–Fri. from Apr. 1–Sept. 30).



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Benefits eligibility requirements must be met. Not all may qualify. Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llama al 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711). Y0065_2025_119_C