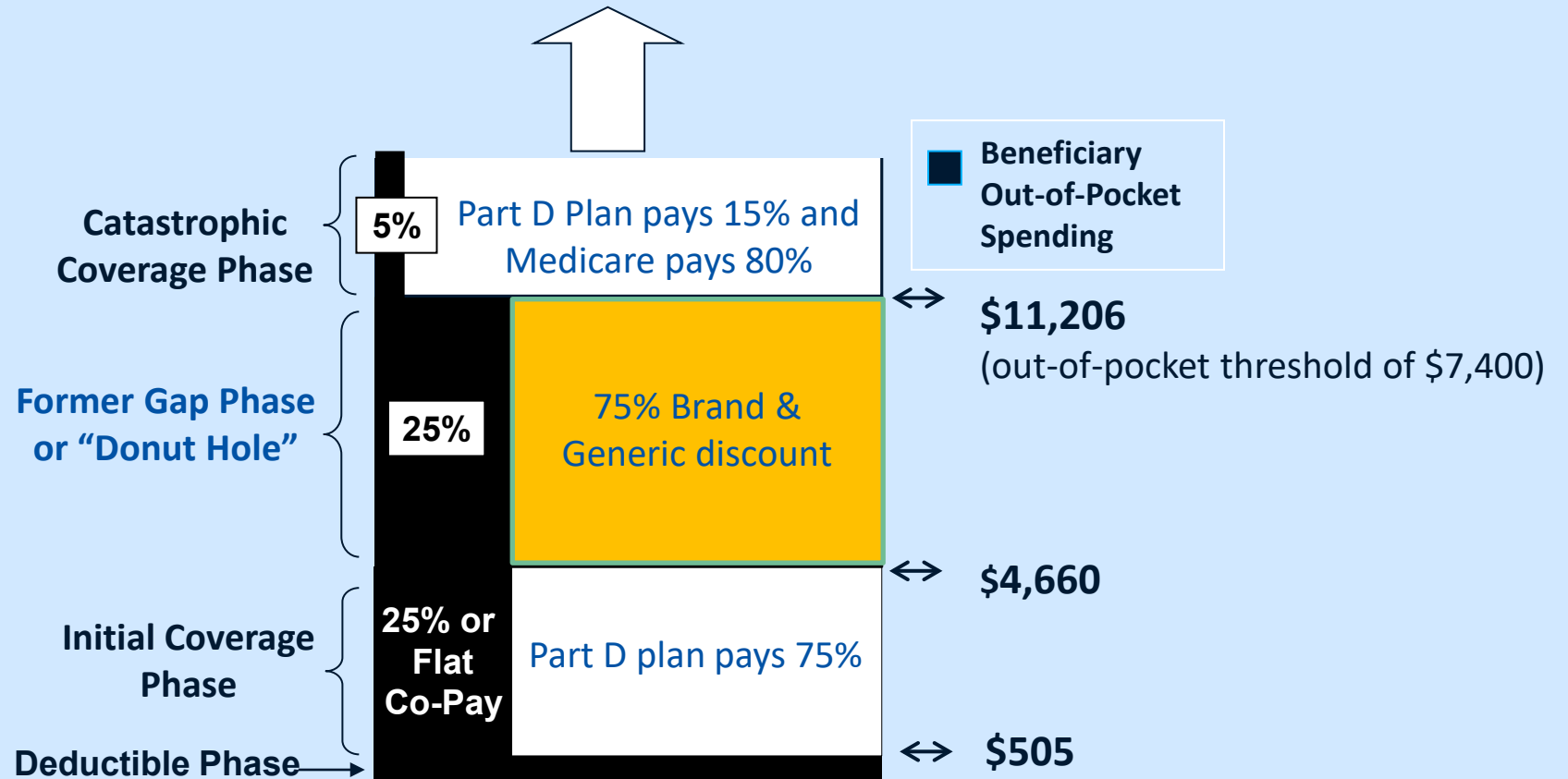


Medicare Drug Benefit (Part D) - 2023



(Some plans only apply deductible to more expensive medicines)

Note: People with Part D "Extra Help" or the low-income subsidy will pay less in premiums and at the pharmacy. Those with higher annual incomes (\$97k/single and \$194k/couple) will pay more in premiums (called Income Related Medicare Adjustment Amount or IRMAA).