



2026 Q1 Part D Communications

Overview

In Q1 2026, members may receive targeted Part D prescription drug communications to help Medicare Advantage Prescription Drug (MAPD) and Prescription Drug Plan (PDP) enrollees who don't have Extra Help from Medicare (Low Income Subsidy) better understand their prescription drug costs. These communications focus on common areas of confusion that can impact member satisfaction.

Objectives

Address member confusion about how their Part D drug costs work, particularly related to:

- Prescription drug deductible
- Coinsurance for certain drug tiers
- The annual out-of-pocket maximum (\$2,100)

These communications proactively address these topics to help improve understanding and confidence in Part D coverage.

Messaging

Members will receive consistent education that:

- There is one prescription drug deductible per year, not a deductible for each medication.
- The \$2,100 amount is not the deductible, but the annual out-of-pocket maximum. It includes payments made towards the deductible, copays and coinsurance for covered Part D drugs.
- After the deductible is met:
 - Tier 1–2 drugs will continue to have flat copays
 - Tier 3–5 drugs may have coinsurance, which can vary depending on the drug tier and total cost of the drug
- Digital tools are available on the member site to help members check prescription out-of-pocket spending, estimate costs, and learn more through short videos.

Communications

Depending on eligibility and engagement, members may receive:

- Rx Common Questions Answered – Email
- Rx Common Questions Answered – Direct Mail
- Agent flyer – available on the UHC Agent Toolkit by searching “Rx Overview”
- Paid digital/social messaging (select markets)

Timing

Q1 Part D communications run from late February through early March 2026.

Sample Materials

Agent Flyer



Helping make sense of Part D drug costs



At UnitedHealthcare, we're committed to helping you get the most from your Medicare coverage. Due to recent Medicare changes, you might have questions about your Part D Drug costs. Here are the answers to a few common questions you may have.

Do I have to pay a deductible for each prescription?
No, you pay one drug deductible per year. All deductible payments go toward that single amount. You do not have a separate deductible for each prescription.

Is the \$2,100 amount my prescription deductible?
No, the \$2,100 amount is your out-of-pocket maximum. This is the most you will pay out of pocket for your covered prescriptions during a plan year.

Once I meet my deductible, how much will I pay for my prescriptions?
Once you meet your deductible, you will continue to pay a flat copay for Tier 1 and 2 drugs and begin paying coinsurance for Tier 3-5 drugs.

Learn more about Rx coverage
Visit uhc.com/drugcosts to learn more about Medicare Part D drug costs and coverage. If you have additional drug coverage questions you can call your local licensed sales agent or the number on the back of your UCard.

Use your Rx tools
Visit the website on the back of your member ID card and sign in to estimate your prescription costs, track your drug spending and deductible, review your coverage and benefits and more.



Watch and learn
Scan the code or visit uhc.com/drugcosts to watch a video about how costs work with Part D drug coverage.

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Member Email



Questions about prescription drug coverage?



Watch this video to better understand prescription drug costs in 2026.

[Watch video](#)

Your common questions answered

Do I have to pay a deductible for each prescription?
No, you pay one drug deductible per year. All deductible payments go toward that single amount. You do not have a separate deductible for each prescription.

[Check deductible balance](#)

Is the \$2,100 amount my prescription deductible?
No, the \$2,100 amount is your out-of-pocket maximum. This is the most you will pay out-of-pocket for your covered prescriptions during a plan year. Once you reach this amount, your Part D covered drugs will cost you \$0 for the rest of the year. Copays, coinsurance and your deductible all count toward your out of pocket maximum.

[Track costs](#)

Once I meet my drug deductible, how much will I pay?
Once you meet your deductible, you will pay a flat copay amount for Tier 1 and 2 drugs and coinsurance for Tier 3-5 drugs. Coinsurance is a percentage of the total cost of the medication. So the amount you pay will vary depending on the tier and total cost of your drug.

[Find drug costs](#)



How can I learn more about my drug coverage?

Your member site makes it easy to manage your prescription drug coverage with helpful tools and information.

[Learn more](#)

Member Letter

<Primary Logo> <Secondary Logo>

<Plan Correspondence Address 1>

<Member Full Name>
<Member Address 1>
<Member Address 2>
<Member Address 3>
<Member City State Zip>

<Date> <Plan Name>
Member ID - <Membership ID>

Answering common drug cost questions

Dear <Member First Name>,

UnitedHealthcare® is here to help you feel confident about your Medicare coverage. As you begin to use your plan, we're answering common questions you may have about prescription drug costs.

Do I have to pay a deductible for each prescription?
No, you pay one drug deductible per year. All deductible payments go toward that single amount. You do not have a separate deductible for each prescription.

Is the \$2,100 amount my prescription deductible?
No, the \$2,100 amount is your out-of-pocket maximum. This is the most you will pay out of pocket for your covered prescriptions during a plan year. Copays, coinsurance and your deductible all count toward your out-of-pocket maximum. Once you reach this amount, your Part D covered drugs will cost you \$0 for the rest of the plan year.

Once I meet my deductible, how much will I pay for my prescriptions?
Once you meet your deductible, you will continue to pay a flat copay amount for Tier 1 and 2 drugs and begin paying coinsurance for Tier 3-5 drugs. Coinsurance is a percentage of the total cost of the medication. This means the amount you pay will vary depending on the tier and total cost of your drug.

Watch and learn
Scan the QR code on the next page or visit uhc.com/drugcosts to watch a video about how the deductible and drug costs work.

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Sign in to use your Rx tools
Your member site includes helpful tools for managing your prescription drug coverage. Sign in to estimate your prescription costs, track your drug spending and deductible, review your coverage and benefits and more.

Visit the website on the back of your member ID card and sign in to start using these helpful tools.

Questions? We're here to help.
If you have any other questions, please call Customer Service toll-free at <TOLL FREE NUMBER>, TTY <TTY NUMBER>, <OPERATING HOURS>.

Sincerely,
The <UnitedHealthcare> Team



[Do we have the right address for you?
If not, please let us know so we can keep you informed about your plan.]

Benefits, features and/or devices may vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

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