



2025 California Medicare Part D Benchmark Plans

- The 2 Medicare Part D plans listed below meet Medicare’s criteria for “benchmark” plans and have basic benefits with monthly premiums below California’s benchmark amount of \$29.66.
- If you have Medicare and full Medi-Cal (with no Share of Cost), or you qualify for Extra Help (aka the Low-Income Subsidy):
 - You don’t have to pay a premium or deductible if you enroll in one of these plans. You may have a copayment for each prescription, up to \$4.90 for generic drugs and up to \$12.15 for brand name drugs.
 - You have a monthly Special Enrollment Period (SEP) to change your Part D plan. Enrollees who have been identified as “at risk” for opioid abuse, may be restricted from changing plans.
 - You may enroll in a Part D plan not listed below but may have to pay a portion of the premium. Yet, you will still have \$0 deductible. Due to the cost-saving changes from the Inflation Reduction Act (IRA), non-benchmark plans can NOT charge a deductible if you qualify for Extra Help.
- If your income is low but you don’t qualify for full Medi-Cal, you may qualify for Extra Help which helps pay for your Medicare Part D plan, or the Medicare Savings Program which helps pay your Medicare medical costs (Parts A & B), and also gives you “Extra Help.”

Company	Plan Name and ID	To Enroll	Customer Service	TTY/TDD
Cigna cigna.com/medicare/	Cigna Healthcare Assurance Rx S5617-158	1-800-735-1459	1-800-222-6700	711
WellCare wellcare.com/PDP	WellCare Classic S4802-094	1-800-270-5320	1-888-550-5252	711

If you have questions about Medicare Part D or other Medicare topics, contact HICAP at 1-800-434-0222.

Note: All phone numbers have been confirmed, and all website URLs were chosen for the most direct route to plan info. Some URLs may differ than what is posted on Medicare’s Plan Finder.