

The Choices You Have for Part D Plans Depend on What Kind of Health Coverage You have Now.

People with Medicare Need To Know

- Everyone with Medicare can get Medicare Prescription Drug Coverage.
- Coverage starts January 1, 2006.
- You must join to get coverage.
- You can join from November 15, 2005–May 15, 2006.
- Join by January 1, 2006, to pay lower premiums.
- If you don't join by May 15, 2006, you may have to wait until November 15, 2006, and you'll pay higher premiums.
- There's extra help for those who need it most.
- Medicare Prescription Drug Coverage covers brand name and generic drugs.

People with Employer or Union Drug Coverage Need to Know

- Medicare is working with employers and unions to help you keep the coverage you have.
- Contact your benefits administrator to decide whether you should keep your current coverage. You may be able to keep your current coverage and not pay a higher premium if you join a Medicare prescription drug plan later.
- If you join a Medicare prescription drug plan, you may not be able to get your old coverage back.
- You may qualify for extra help paying for your prescriptions.

People with Fee-for-Service and Medigap Need to Know:

- You can drop the prescription part of your policy and join a Medicare Prescription Drug Plan (PDP).
- You can enroll in a PDP and still have Medigap without drug coverage.
- Most Medigap coverage is not as good as Medicare Prescription Drug Coverage.

People in Managed Care Need to Know:

- If you currently have drug coverage, you can stay in your plan and have Medicare prescription Drug Coverage.
- If you do not have drug coverage you can stay in your plan and add Medicare Prescription Drug Coverage.

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Those Who Automatically Qualify for Extra Help (People with both Medicare and Medicaid or who belong to a Medicare Savings Program or who receive SSI) Need to Know

- You automatically qualify for extra help.
- If you get your prescription drugs from Medicaid, Medicare will begin paying for your prescription drugs starting January 1, 2006.
- Your coverage will come from a Medicare prescription drug plan starting January 1, 2006.
- If you don't join a plan, you will be automatically enrolled January 1, 2006, to make sure your coverage continues.

Those Who Must Apply for the Extra Help (People with Medicare who earn less than \$14,355/individual and \$19,245/married couple) Need to Know:

- You must apply to SSA for the extra help paying for the annual deductible, premiums and co-payments.
- You must join a prescription drug plan to get coverage.
- If you don't join a plan and you qualify for the extra help you'll be automatically enrolled so that your coverage is effective June 1, 2006, to make sure you get help paying for your prescription drug costs.