

# Medicare<sup>Rx</sup>

Prescription Drug Coverage



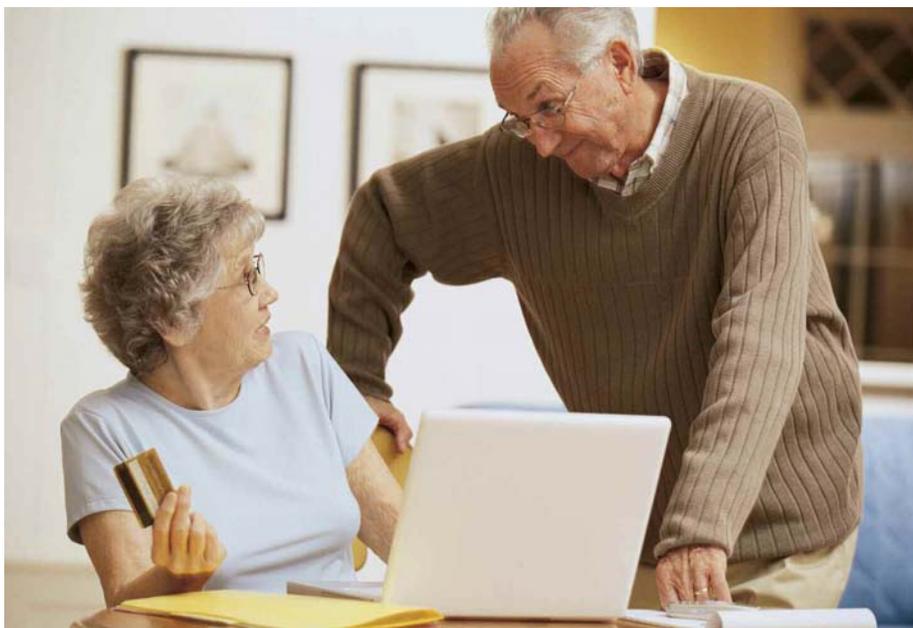
## A National Conversation—Friends and Family First

Now is a great time to pull up a chair and have a conversation with a friend or loved one about the new **Medicare Prescription Drug Coverage**.

Medicare prescription drug coverage is an important addition to Medicare that can help people save money and live better, healthier lives. Everyone with Medicare is eligible for this coverage, regardless of income and resources, health status or current prescription expenses.

If you have Medicare, you owe it to yourself to learn more about this new coverage. If you have family and friends with Medicare, we ask that you help them learn more about it, too.

**Millions of Americans have already picked a Medicare Rx plan. In 5 simple steps, you can too.**



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### **Step 1: Understand the basics**

Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs at participating pharmacies in your area. Plans are different, but each plan has to provide access to medically necessary prescription drugs.

Every person with Medicare has two choices: You can join a Medicare Prescription Drug Plan that covers prescription drugs only and keep your Original Medicare coverage, or you can join a Medicare Advantage Plan or other Medicare Health Plan that covers doctor and hospital care as well as prescriptions.

### **Step 2: Consider current coverage**

Everyone with Medicare is eligible for Medicare prescription drug coverage, even if they already have coverage now.

People with existing prescription drug coverage through another source, such as through a Medigap plan, or through a former employer or union, should get information from their current plan about how their plan will work with Medicare prescription drug coverage and what decisions they will have to make. These people may want to compare the cost and coverage of their current plan, with the cost and coverage of available Medicare drug plans. Even people who already have good drug coverage now may find that a Medicare drug plan is a better fit for them, especially if they also qualify for extra help.

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### Step 3: Gather information and compare plans

You'll need the following information to start comparing plans:

- Your Medicare number (or your red, white and blue Medicare card)
- Current prescriptions, with dosage information
- Name of local pharmacy or pharmacies

You'll want to compare plans on how they meet your needs. Start with the specific drugs you take, eliminating plans that don't cover your drugs. Then move on to pharmacies, eliminating plans that don't participate with your preferred pharmacy (or pharmacies). Finally, you'll also want to compare a number of financial variables—premiums, deductibles, co-pays—eliminating plans that don't fit your specific financial situation and needs.



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### Step 4: Get help with your plan choices

Every plan is different. There are many ways you can get more information about the Medicare drug plans in your area:

#### **IN PERSON, IN YOUR COMMUNITY**

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You can get help with your drug plan choices at many places throughout your community, like schools, senior centers, clubs, faith-based organizations, and your pharmacy. Or you can call your local office on aging for help. For the telephone number, visit [www.eldercare.gov](http://www.eldercare.gov) on the Web. The Eldercare Locator can help you find places to go to get personalized assistance in comparing plan choices.

#### **ON THE WEB**

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If you go online, visit [www.medicare.gov](http://www.medicare.gov) to get detailed information about Medicare prescription drug coverage and the plans available in your area, or go directly to the [Medicare Prescription Drug Plan Finder Tool](#). This tool can help you compare drug plan choices based on the drugs you take, the pharmacies you use, and other factors that are important to you.

#### **OVER THE PHONE**

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Call **1-800-MEDICARE (1-800-633-4227)** to talk to a Medicare representative (**TTY users should call 1-877-486-2048**). Operators are available 24/7 and can provide personalized help in comparing and choosing Medicare drug plans.

You can also get information by calling the Medicare drug plan you choose directly.

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### Step 5: Enroll

When you're ready, there are several ways to join a plan:

- Visit [www.medicare.gov](http://www.medicare.gov) and click on "Enroll in a Medicare Prescription Drug Plan"
- Call the Medicare drug plan you choose directly
- Call **1-800-MEDICARE (1-800-633-4227)**.  
(TTY users should call 1-877-486-2048)

### The time to join is now!

Follow these 5 simple steps and you'll soon be joining the millions of Americans who've already signed up and are already saving money.

Sign-up deadline is **May 15, 2006**. If you sign up after that date, you will have to wait until **November 15, 2006**, to join. As with all insurance, you may also have to pay a penalty for late enrollment.

