

5. Is there someone to help me choose my Medicare prescription drug plan?

Talk to a family member, friend, or other caregiver to help you decide what drug coverage meets your needs. You may also:

- Call 1-800 MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Starting on October 13, look under the "Search Tools" option at www.Medicare.gov for detailed information about the plans available in your area.
- Look for information about events in your local newspaper or listen for information on the radio.
- Call your local office on aging.
Riverside County 951-697-4697
Orange County 714-567-7500

6. Are any drug categories not included in Medicare prescription drug coverage?

Yes. Certain drugs are excluded, which means they can't be provided as part of standard Medicare prescription drug coverage. Some examples of excluded drugs include benzodiazepines, barbiturates, drugs for weight loss or gain, and drugs for relief of colds. However, except for non-prescription over-the-



counter drugs, a plan can choose to cover excluded drugs if the plan offers more than standard coverage. Non-prescription drugs can't be included. However, under certain circumstances, they may be provided at no cost.

7. When can I join if I miss the May 15, 2006 deadline?

Anyone already over 65 may join November 15-December 31 of each year, starting in 2006. Your coverage would begin January 1 of the following year. If you choose not to join when you are first eligible and later change your mind, you may pay a penalty. For those under the age of 65, remember that starting in 2006, your enrollment period will include the three months before your 65th birthday, and the three months immediately following.


For additional Frequently Asked Questions, please visit the Medicare website at www.Medicare.gov or call 1-800-MEDICARE.

U.S. HOUSE OF REPRESENTATIVES
Washington, DC 20515-3518

PUBLIC DOCUMENT

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Dear Friends,

As your federal Representative, I would like to take this opportunity to encourage you to learn more about the upcoming changes that will soon be occurring in our Medicare system. Being informed is the best way to optimize the use of the Medicare plan if you or someone you know is over 65 years of age.

It is important that beneficiaries take time to research the different options available beginning on January 1, 2006 in Medicare Part D, the new Medicare Prescription Drug Benefit. The initial enrollment period begins November 15, 2005 and ends May 15, 2006.

Keep in mind that Medicare's Prescription Drug Benefit is voluntary. However, it is important to note that, if you choose to enroll in the Prescription Drug Benefit after the May 15, 2006 enrollment period deadline, you may incur increases in monthly premiums. *In order to avoid these increases, please pay special attention to the dates for the optional enrollment period, November 15, 2005 – May 15, 2006 for those who are currently eligible for Medicare.*

A good understanding of the system is the best way to ensure that you or your family will gain the most from these new changes to the Medicare system. **If you have any questions regarding these new options in Medicare, please contact 1-800-MEDICARE.**

Sincerely,



KEN CALVERT
Member of Congress

HOW TO CONTACT CONGRESSMAN CALVERT

I encourage you to contact me to voice your opinion on issues that matter to you. As your Representative in Congress, it is critical that I hear your concerns. Please contact me through my website at <http://www.house.gov/calvert> or at one of the following locations:

WASHINGTON, DC
2201 Rayburn House Office Building
Washington, DC 20515
Phone: (202) 225-1986
Fax: (202) 225-2004

RIVERSIDE COUNTY
3400 Central Ave., Ste 200
Riverside, CA 92506
Phone: (951) 784-4300
Fax: (951) 784-5255

ORANGE COUNTY
26111 Antonio Parkway, Suite 300
Las Flores, CA 92688
Phone: (949) 888-8498
Fax (949) 888-8524

Vital Medicare Information Inside

Medicare Part D: Roll-Out Dates for the Prescription Drug Benefit Program

October 2005

Medicare will send beneficiaries 65 and older an informational packet via mail, explaining available options and changes to the Medicare program.

Local participating companies will begin advertising prescription drug benefit programs for beneficiaries to consider.

November 15, 2005

Optional open enrollment begins for the Medicare Prescription Drug Benefit.

January 1, 2006

Prescription drug coverage begins for those who have enrolled by December 31, 2005.

May 15, 2006

Initial enrollment of Medicare Part D ends. If beneficiaries enroll in a prescription drug plan after May 15, 2006, additional premiums may be incurred.

For Additional Information, please visit one or more of the following resources:

Centers for Medicare & Medicaid Services

www.medicare.gov or www.cms.gov
1-800-MEDICARE (1-800-633-4227)

Department of Health and Human Services Eldercare Locator

www.eldercare.gov • 1-800-677-1116



REP. CALVERT meets with AARP members to discuss Senior's issues.

Be Cautious...

“When receiving information from participating companies, please keep the following information in mind to help discern between legitimate and possibly illegitimate programs. The following tips will arm you with additional information about the optional enrollment for the Medicare Prescription Drug Benefit program.”

—Ken Calvert

- If you have any questions regarding the legitimacy of a prescription drug program in your area, ask for the name of their company and call 1-800-MEDICARE to inquire about it.
- Companies cannot solicit you door-to-door. Do not give personal or financial information to anyone who visits your house advertising prescription drug plans.

1-800-MEDICARE

Frequently Asked Questions about the new Medicare Prescription Drug Coverage:

[Information from the Center for Medicare and Medicaid Services website at www.Medicare.gov]

1. How do I join a Medicare prescription drug plan?

You can join a Medicare Prescription Drug Plan in the following ways:

By paper application. Contact the company offering the drug plan you choose and ask for an application. Once you fill out the form, mail or fax it back to the company.

On the plan's website. Visit the drug plan company's website. You may be able to join online.

On Medicare's website. You will also be able to join a drug plan at www.medicare.gov by using Medicare's online enrollment center.

By calling 1-800-MEDICARE. You can join a drug plan by calling 1-800-MEDICARE (1-800-633-4227) and talking to a Medicare customer service representative. TTY users should call 1-877-486-2048.

2. What happens if I choose not to join a Medicare drug plan by May 15, 2006?

If you don't join a plan by May 15, 2006, and you don't currently have a drug plan that, on average, covers at least as much as standard Medicare prescription drug coverage, you will have to wait until November 15, 2006 to join. When you do join, **your premium cost will go up at least 1% per month for every month**

that you wait to join. Like other insurance, you will have to pay this penalty as long as you have Medicare prescription drug coverage.

If you wait till after May 15, 2006, the next open enrollment period is November 15, 2006 to December 31, 2006. However, coverage for people who enroll during this period will take effect on January 1, 2007.

3. Do I have to join a Medicare drug plan?

No. Joining a Medicare drug plan is your choice. However, there will be increased costs if you miss the enrollment deadlines.

4. What information do I need to apply for extra help?

You will need your Social Security number and financial information for you and your spouse (if married and living together), including information on deposits in bank accounts, income from pensions, investments or annuities, and face value of life insurance policies to complete the application. However, you should apply even if you think you don't have all of this information at hand. For additional information on assistance eligibility, visit www.medicare.gov or call 1-800-MEDICARE.

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