

Medicare Part D

Beginning January 1, 2006, Medicare will help you pay for prescription drugs.

Why is this important for me to know?

- Changes in the Medicare Program require everyone with Medicare coverage to make a decision about drug coverage this year.

What will I need to do?

- You have three options:
 1. Keep the drug coverage you have now
 2. Buy the new Medicare drug coverage, or
 3. Be without drug coverage

What is the new Medicare coverage?

- Medicare has approved plans offered by private companies to help pay for drugs. There are two basic kinds of plans:
 1. The kind that only pays for drugs and is used with your regular Medicare coverage
 2. The kind that pays for drugs, doctor, and hospital visits

How much will it cost?

- You will pay a monthly fee. The monthly fee and the cost of drugs will depend on which plan you choose.

What if I can't afford to pay the monthly fee?

- You may be able to get help to pay for the new plan. Call the Social Security Office at 1-800-772-1213.
- This new Medicare program might save you money. If you have drug coverage now, you will receive information from your current plan comparing your plan to Medicare's plan.
- To determine whether you will save money on the plan, review your monthly fee, the costs of your medicines, and the medicines covered.

When do I have to decide?

- If you choose to join a Medicare drug plan, you must join by **May 15, 2006**, or you will pay more.
- To learn more about the new Medicare drug plans or to get help in choosing a plan, call 1-800-MEDICARE or visit the web site www.medicare.gov