

# Introduction to the FBDE RDS Notice

## Who Gets This Notice?

Medicare mails this notice to people with Medicare who were eligible for Medicaid in all or part of the current year, AND have creditable retiree prescription drug coverage through an employer or union that is claiming them for the Retiree Drug Subsidy (RDS).

Although people in this group are full-benefit dual eligibles and qualify for the full amount of Extra Help, Medicare won't automatically enroll them in a Medicare drug plan, because they already have prescription drug coverage that is expected to provide, on average, at least as much as coverage as Medicare's standard prescription drug coverage.

## What Is the Purpose of the Notice?

This notice informs people with Medicare that because they qualify for the full amount of Extra Help, they can join a Medicare prescription drug plan at no cost to them, but warns them that joining a Medicare drug plan may have consequences for their current retiree prescription drug coverage and/or any medical coverage they or their dependants get under the employer or union plan.

The notice is one page, and includes a list of regional plans that have premiums at or below the regional low-income premium subsidy amount on the back.

## How Often Does Medicare Mail the Notice?

This notice is mailed on a daily basis.

## What Should People Do Next?

People who get this notice should contact their employer or union plan to learn how joining a Medicare drug plan may affect their current coverage **BEFORE** they make any decisions. As long as they qualify for Medicare and Medicaid, they can join a Medicare drug plan at any time.

If people with Medicare want more information about Medicare prescription drug coverage, they can do the following:

- Visit [www.medicare.gov](http://www.medicare.gov) and get personalized drug plan information.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call their State Health Insurance Assistance Programs (SHIP) for free personalized health insurance counseling. This number is included in the notice, but people can also see the "Medicare & You" handbook or call 1-800-MEDICARE for the telephone number for their states.

People can reference CMS Product No. 11334 if they call Medicare or their SHIP with questions.



<BENEFICIARY FULL NAME>  
<ADDRESS>  
<CITY STATE ZIP>

HICN <1234>  
<file creation date>

## You Have Choices to Make about Your Drug Coverage

You're getting this notice because our records show you have Medicare, you were eligible for Medicaid for all or part of this year, AND you already have retiree prescription drug coverage through a qualifying employer or union plan. Since you have both Medicare and Medicaid, Medicare can help pay for your prescription drugs if you join a Medicare drug plan.

### Important: Contact Your Current Plan Before You Decide

If you want Medicare prescription drug coverage, you need to act. However, **if you join a Medicare drug plan, you and your dependents may permanently lose your retiree drug coverage**, and possibly other medical coverage, under your employer or union plan. So, you need to consider carefully whether you want to join a Medicare drug plan.

Please contact your employer or union plan to learn how joining a Medicare drug plan may affect your current coverage.

### What You'll Pay With a Medicare Drug Plan

Here's what you'll pay in 2012 if you join one of the Medicare drug plans listed on the back of this notice:

- \$0 for your monthly prescription drug plan premium
- \$0 for your yearly prescription drug plan deductible
- Up to \$2.60 for each generic drug and up to \$6.50 for each brand-name drug covered by the plan

As long as you qualify for both Medicare and Medicaid, you can join a Medicare drug plan at any time without penalty.

### What to Do Next

After you contact your employer or union plan to see how joining a Medicare drug plan will affect your current coverage, you may want to compare your current plan with the list of Medicare drug plans on the back of this notice. Get personalized help comparing and joining a plan at your local Office on Aging, your State Health Insurance Assistance Program at <SHIP phone number>, or 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.



## Medicare Drug Plans in Maine & New Hampshire for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan -Reg 1	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
UnitedHealthcare	AARP MedicareRx Preferred	888-867-5564
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-877-353-3771 (Maine) or 1-866-634-9412 (New Hampshire).

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in Connecticut, Massachusetts, Rhode Island & Vermont for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan -Reg 2	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at the number listed on the other side of this page.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in New York for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First United American Life Insurance Company	First United American - Select	866-524-4171
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan -Reg 3	877-357-1685
Humana Insurance Company of New York	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
UnitedHealthcare	AARP MedicareRx Preferred	888-867-5564
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-701-0501.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in New Jersey for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-792-8820.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in Delaware, District of Columbia & Maryland for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan -Reg 5	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at the number listed on the other side of this page.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in Pennsylvania & West Virginia for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan -Reg 6	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-783-7067 (Pennsylvania) or 1-877-987-4463 (West Virginia).

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Virginia for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Blue MedicareRx	Blue MedicareRx Standard	800-261-8667
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-552-3402.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in North Carolina for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-443-9354.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in South Carolina for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan -Reg 9	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
Windsor Rx	Windsor Rx	888-674-3483

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-868-9095.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Georgia for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Blue MedicareRx	Blue MedicareRx Standard	800-261-8667
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-669-8387.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Florida for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Community CCRx PDP	Community CCRx Basic	866-423-5040
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-963-5337.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in Alabama & Tennessee for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan -Reg12	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
Windsor Rx	Windsor Rx	888-674-3483

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-243-5463 (Alabama) or 1-877-801-0044 (Tennessee).

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Michigan for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 13	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-803-7174.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Ohio for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 14	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-686-1578.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in Indiana & Kentucky for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 15	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-452-4800 (Indiana) or 1-877-293-7447 (Kentucky).

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Wisconsin for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 16	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-242-1060.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Illinois for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 17	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-548-9034.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Missouri for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
First Health Part D	First Health Part D Premier	800-882-3822
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 18	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-390-3330.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Arkansas for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna Medicare Rx Essentials	800-832-2640
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 19	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
UniCare	MedicareRx Rewards Standard	877-541-7382
United American Insurance Company	United American - Preferred	866-524-4169
WellCare	WellCare Classic	888-293-5151
Windsor Rx	Windsor Rx	888-674-3483

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-224-6330.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Mississippi for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 20	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
UniCare	MedicareRx Rewards Standard	877-541-7382
United American Insurance Company	United American - Select	866-524-4169
Windsor Rx	Windsor Rx	888-674-3483

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-948-3090.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Louisiana for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 21	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
Sterling Life Insurance Company	Windsor Rx	888-900-4307
UniCare	MedicareRx Rewards Standard	877-541-7382
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-259-5301.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Texas for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 22	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
Sterling Life Insurance Company	Windsor Rx	888-900-4307
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-252-9240.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Oklahoma for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 23	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
Sterling Life Insurance Company	Windsor Rx	888-900-4307

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-763-2828.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in Kansas for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 24	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
United American Insurance Company	United American - Select	866-524-4169
WellCare	WellCare Classic	888-293-5151

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-860-5260.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota & Wyoming for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
Sterling Life Insurance Company	Windsor Rx	888-900-4307

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at the number listed on the other side of this page.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in New Mexico for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

<b>ORGANIZATION</b>	<b>MEDICARE DRUG PLAN</b>	<b>PHONE</b>
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
UniCare	MedicareRx Rewards Standard	877-541-7382

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-432-2080.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Colorado for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-888-696-7213.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Arizona for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
Bravo Health	BravoRx	800-723-9209
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
Health Net	Health Net Orange Option 1	800-606-3604
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
UniCare	MedicareRx Rewards Standard	877-541-7382
United American Insurance Company	United American - Select	866-524-4169
UnitedHealthcare	AARP MedicareRx Preferred	888-867-5564
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-432-4040.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Nevada for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Community CCRx PDP	Community CCRx Basic	866-423-5040
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-307-4444.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

# Medicare Drug Plans in Oregon & Washington for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 30	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
Sterling Life Insurance Company	Windsor Rx	888-900-4307
WellCare	WellCare Classic	888-293-5151

## Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-722-4134 (Oregon) or 1-800-562-6900 (Washington).

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Idaho & Utah for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
Community CCRx PDP	Community CCRx Basic	866-423-5040
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D Premier	800-882-3822
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 31	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
Sterling Life Insurance Company	Windsor Rx	888-900-4307
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-247-4422 (Idaho) or 1-800-541-7735 (Utah).

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in California for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
Health Net	Health Net Orange Option 1	800-606-3604
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-434-0222.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Hawaii for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
Aetna Medicare	Aetna CVS/pharmacy Prescription Drug Plan	800-832-2640
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 33	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
SilverScript Insurance Company	CVS Caremark Value	866-552-6106
UniCare	MedicareRx Rewards Standard	877-541-7382
United American Insurance Company	United American - Select	866-524-4169
UnitedHealthcare	AARP MedicareRx Preferred	888-867-5564
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-888-875-9229.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**

## Medicare Drug Plans in Alaska for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2012.

You may want to compare these plans **with your employer or union plan**. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

ORGANIZATION	MEDICARE DRUG PLAN	PHONE
First Health Part D	First Health Part D Premier	800-882-3822
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan-Reg 34	877-357-1685
Humana Insurance Company	Humana Walmart-Preferred Rx Plan	800-706-0872
WellCare	WellCare Classic	888-293-5151

### Get Help Comparing Your Drug Plan Options

For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free personalized health insurance counseling at 1-800-478-6065.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.**