

MAKING A DECISION ABOUT THE

Medicare^{Rx}

Prescription Drug Coverage

What is the New Medicare Prescription Drug Coverage?

- It provides you with insurance coverage for prescription drugs.
- It covers most prescription drugs and pays for both brand name and generic drugs.
- It offers a choice of plans.

Four topics to think and talk about when choosing a Medicare prescription drug plan:

1. **Coverage.** Medicare prescription drug coverage is insurance that covers both brand name and generic prescription drugs at participating pharmacies in your area.
2. **Cost.** Plans may have a monthly premium, deductible or co-payments, and may set a limit on what they will pay. So compare monthly premiums and determine co-payments and the yearly deductible. Plans will also discount the price of the drugs they cover. People with Medicare with no drug coverage today could see their drug costs drop by 50%.
3. **Convenience.** Prescription drug plans contract with local pharmacies. Look for conveniently located pharmacies that participate in the Medicare prescription drug program. Also note that some plans offer prescriptions through the mail.
4. **Peace of mind now and in the future.** Even if you do not take any prescription drugs now, it's still good to consider joining. As we age, most people need prescription drugs to stay healthy. Signing up for Medicare prescription drug coverage today can help protect your savings from unexpected prescription drug costs and future penalties.

Important Dates:

October 2005	You will receive the <i>Medicare & You</i> handbook with information on how to sign up.
October 2005	You can start comparing plans at www.medicare.gov on the web or by calling 1-800-MEDICARE (1-800-633-4227).
November 15, 2005	Enrollment begins.
January 1, 2006	Coverage starts if you sign up by December 31, 2005.
May 15, 2006	Last day to sign up to receive coverage in 2006.

See back for additional sources of information.



There are many ways to find additional information:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call the Elder Care Locator at 1-800-677-1116 or visit www.eldercare.gov
- Visit www.benefitscheckuprx.org to learn about extra help available for people with limited incomes and resources or contact the Social Security Administration at www.ssa.gov/prescriptionhelp or 1-800-772-1213.
- Refer to the following list of State Health Insurance Assistance Programs for more information. They can tell you where to go to talk to someone about individual needs. Some phone numbers are for in-state calls only.

STATE	NUMBER
Alabama	(800) 243-5463
Alaska	(800) 478-6065
Arizona	(800) 432-4040
Arkansas	(800) 224-6330
California	(800) 434-0222
Colorado	(888) 696-7213 (800) 544-9181
Connecticut	(800) 994-9422
District of Columbia	(202) 739-0668
Delaware	(800) 336-9500
Florida	(800) 963-5337
Georgia	(800) 669-8387
Hawaii	(888) 875-9229
Idaho	(800) 247-4422
Illinois	(800) 548-9034
Indiana	(800) 452-4800
Iowa	(800) 351-4664
Kansas	(800) 860-5260
Kentucky	(877) 293-7447
Louisiana	(800) 259-5301
Maine	(877) 353-3771
Maryland	(800) 243-3425
Massachusetts	(800) 243-4636
Michigan	(800) 803-7174
Minnesota	(800) 333-2433
Mississippi	(800) 948-3090
Missouri	(800) 390-3330

STATE	NUMBER
Montana	(800) 332-2272 (800) 551-3191
Nebraska	(800) 243-7119
Nevada	(800) 307-4444
New Hampshire	(800) 852-3388
New Jersey	(800) 792-8820
New Mexico	(800) 432-2080
New York	(800) 333-4114
North Carolina	(800) 443-9354
North Dakota	(888) 575-6611
Ohio	(800) 686-1578
Oklahoma	(800) 763-2828
Oregon	(800) 722-4134
Pennsylvania	(800) 783-7067
Puerto Rico	(877) 725-4300
Rhode Island	(401) 462-3000
South Carolina	(800) 868-9095
South Dakota	(800) 536-8197
Tennessee	(877) 801-0044
Texas	(800) 252-9240
Utah	(800) 541-7735
Vermont	(800) 642-5119
Virgin Islands	(340) 772-7368
Virginia	(800) 552-3402
Washington	(800) 562-6900
West Virginia	(877) 987-4463
Wisconsin	(800) 242-1060
Wyoming	(800) 856-4398