

## More About Medicare Part D

Medicare's prescription drug program, Medicare Part D, went into effect on January 1, 2006, and is available to Medicare-eligible participants. Insurance companies work with Medicare to offer prescription drug plans at negotiated discount prices to help Medicare-eligible seniors who do not have a cost-effective and comprehensive drug benefit available to them. If you join, you pay a monthly premium and a share of the cost of your prescriptions. Prescription drug plans will vary in types of drugs covered, costs and designated pharmacies.

- If you have Medicare Part A (hospital insurance) and/or Medicare Part B (medical insurance), you can join a Medicare prescription drug plan.
- If you have a Medigap policy with drug coverage, you will get a detailed notice from your insurance company that explains whether your current policy covers as much or more than a Medicare Part D plan.
- If you have prescription drug coverage from an employer or union, you will get a notice from your employer that explains whether your current policy covers as much or more than a Medicare Part D plan. If your employer or union plan covers as much or more, you can keep your current drug plan and join a Medicare prescription drug plan later. If you drop your current drug plan and join a Medicare prescription drug plan, you may not be able to get your employer or union drug plan back.

Some Medicare Advantage Plans offer prescription drug coverage, while others provide add-on benefits that vary in cost and coverage based on location. Alternatives include state-sponsored prescription drug programs, drug discount cards and basic prescription drug coverage or Medicare Part D.

### Medicare Part D Basics

Eligibility and Cost	<ul style="list-style-type: none"> <li>■ Part D is available to retirees age 65 or older who are eligible for Medicare in the U.S.</li> <li>■ You cannot be denied coverage for health reasons</li> <li>■ Participation costs vary based on when you enroll (e.g., when first eligible vs. later) and which plan you choose</li> <li>■ For each prescription, you will pay a portion of the cost</li> <li>■ If you use the plan's network pharmacies, you will have access to discounted prices</li> </ul>
Coverage	<ul style="list-style-type: none"> <li>■ Each Part D plan will have a government-approved list of drugs it covers, or formulary, which varies from plan to plan</li> <li>■ Examples of drugs not covered include: non-prescription drugs, drugs used for weight loss or weight gain, drugs used for cosmetic purposes or hair growth</li> </ul>
How to Enroll	<ul style="list-style-type: none"> <li>■ The Social Security Administration will send you information about how to apply</li> <li>■ You can join or change plans once each year, between November 15 and December 31</li> </ul>