

Category : Benefits

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MEDICARE PART "D" Rx COVERAGE

GENERAL INFORMATION:

1. Starts January 1, 2006
2. Open to everyone on Medicare
3. Is NOT mandatory
4. Was intended to save you Rx drug costs [if it doesn't - don't sign up]
5. Each person has to make their own choices

ENROLLMENT

6. Enrollment: Nov 15, 2005 and May 15, 2005
7. You will have at least 2 drug plans to chose from in your area
8. The premium goes up for every month you do not join [after May 15, 2006]
9. If you ever lose your coverage you can sign up later without the higher premium
- 10 State of health/income/cost of drugs does not matter*

PLAN DETAILS

11. Average premium \$37/month
12. You must pay the first \$250 each year
13. Medicare then pays 75% of the costs up to \$2,250/year
14. You will pay all costs between \$2,250 and \$5,100/year
15. Medicare then pays 95% over \$5,100 until end of same year

[Actual plans and amounts may vary from area to area/plan to plan]

EXTRA HELP IS AVAILABLE IF*:

16. If your incomes is below \$14,355/single or \$19,245/couple AND your assets are under \$11,500/single or \$23,000/couple
17. You should get a letter from the Government if you qualify

MEDICAID or STATE PHARMACY RECIPIENTS: Have other plan details

CALL 1-800-MEDICARE or www.medicare.gov on the web