

# NEWS FOR SENIOR CITIZENS

## Choosing A Prescription Drug Plan Can Be As Easy As 1-2-3

(NAPSA)—For the first time ever, the federal government has created a program to offer prescription drug coverage to the 42 million Americans enrolled in Medicare. The Centers for Medicare and Medicaid Services has selected a number of companies to offer prescription drug plans, also known as PDPs.

Although there are many PDP choices, not all plans are the same.

“Make sure the plan you choose meets both your health and financial needs,” said Laura Hungiville, a WellCare pharmacist. “Take the time to add up the costs of the deductible, co-pays and the premiums. You might be surprised at the final cost. Since most people use more than \$250 of drugs in a year, a plan with a \$250 deductible is like adding an extra \$21 per month to your plan premium.”

With PDP open enrollment closing May 15, 2006, Hungiville recommends taking a close look at three aspects of each PDP plan before signing up:

1. Determine the Deductible. Look for plans that offer no deductible, which means you have coverage with the first dollar you spend.

2. Go Generic. More than half the prescriptions dispensed in 2004 were generics. Look for a plan that offers generics at no cost to you. Using generics may help you keep costs low and avoid entering the Part D coverage gap.

3. Peruse the Premium. Don't be fooled by a super-low premium. Make sure you consider the total cost of the plan—including deductibles and co-pays.

WellCare is one of only 10 companies approved to offer PDPs



**You should consider whether a prescription drug plan includes pharmacies near your home or work.**

nationwide and has a history of specializing in programs for Medicare beneficiaries. All three WellCare PDP plans—WellCare Signature<sup>SM</sup>, WellCare Complete<sup>SM</sup>, and WellCare Premier<sup>SM</sup>—offer \$0 generic drug co-pays and no deductible, so beneficiaries can start saving right away.

To learn more about PDPs and selecting a WellCare plan that is best for you, Medicare beneficiaries can call 888-307-5151 (TTY users can call 888-816-5252) between 7 a.m. and 10:30 p.m. Eastern Time (4 a.m. - 7:30 p.m. Pacific Time), Monday-Friday, or by visiting [www.wellcarepdp.com](http://www.wellcarepdp.com). Callers will have the opportunity to discuss WellCare plan options and request information that includes: a user-friendly guide that simplifies the PDP program, a drug-cost savings worksheet, tips on selecting the best plan, a sample list of covered drugs and a partial list of WellCare's network of more than 47,000 participating pharmacies nationwide.