



# News For Older Americans

## Making Sense Of Medicare Part D Open Enrollment

(NAPSA)—If there's one thing you can count on, it's change—especially when it comes to health care coverage. Medicare Part D plans change every year, and over time the prescriptions you're taking may as well. That's why the Medicare Part D Annual Enrollment Period—from October 15 to December 7—is a good time to make sure you have the right plan and coverage if you're on Medicare. Annual Enrollment Period is the one time a year you can review your current prescription coverage and enroll in a new plan if you choose. To help guide you, compare Medicare Part D plans and identify the plan that best serves your individual needs. Here are some questions to ask during the Medicare Part D Enrollment Period—courtesy of CVS/pharmacy:

### **Why evaluate your Medicare Part D coverage annually?**

A Medicare Part D plan review is encouraged annually as plans and covered medications change from year to year. It's important to review the various plans available to determine which plan best fits your own prescription needs and financial resources for the coming year.

### **What should I consider when comparing plans?**

Each year, plan premiums, deductibles, prescription co-payments and annual out-of-pocket expenses can change. When considering what plan works best for you in terms of cost, it is important to consider all these elements (premiums, deductibles and co-payments) in order to calculate the total cost of the plan. Drugs covered under Medicare Part D may also vary from plan to plan and from region to region. It's



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important to re-evaluate your plan if your prescriptions have changed, you're traveling more frequently or have moved. Selecting the right plan can save you money and put you on a path to better health.

### **How do I prepare to choose a Medicare prescription drug plan?**

Start by making a list of all your prescriptions, including specific quantities and dosages. This will help in estimating costs, allowing you to determine which plans offer the best coverage for your current prescriptions. Your CVS pharmacist can help by providing you with the prescription information you will need to select a Medicare Part D plan. While your pharmacist cannot recommend any particular Medicare Part D plan, he or she can help guide you through the selection process so that you can choose the best plan for yourself.

For more information on Medicare Part D and how to compare plans, visit [www.CVS.com/medicare](http://www.CVS.com/medicare).