

Medicare and You

With New Prescription Drug Coverage, Medicare Covers More Than Ever! [®]

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(NAPSA)—Starting January 1, 2006, dependable coverage for prescription drugs will be available to all people with Medicare. **Everyone with Medicare is eligible for this coverage, regardless of income, health status, or current prescription expenses.** It's time to consider how this important new coverage can make life better for you and everyone you love.

How the Coverage Works

Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs at participating pharmacies in your area. Private companies will provide the coverage through Medicare drug plans. To get covered, you choose a plan and pay a monthly premium. When you join a plan, Medicare helps pay the bill.

How the Coverage Helps

A typical person with Medicare and no drug coverage today could see total drug costs drop by about 50 percent. Even people who do not take a lot of prescription drugs now should consider joining. As we age, most people need prescription drugs to stay healthy. Signing up for Medicare prescription drug coverage can provide protection against very high prescription drug bills in the future.

Extra help is available for people with limited income and

resources. People who qualify for the most extra help will have almost no drug expenses.

How to Join

Medicare drug plan enrollment begins November 15, 2005 through May 15, 2006. You must join a plan to get coverage. All Medicare drug plans will meet Medicare's strict requirements, but they may differ in terms of costs and coverage. The choice you make depends on what kind of health coverage you have now, and whether or not you already have prescription drug coverage. You will receive information on the different options that apply to your situation.

How to Pay Less

Joining when you are first eligible means you pay a lower monthly premium than if you join after the open enrollment period ends on May 15, 2006. If you don't join a plan by May 15, 2006, you may pay a late enrollment penalty.

How to Learn More

We urge you to join all of America in learning more about this new Medicare coverage. Discuss it with your family and friends. Keep an eye out for community meetings. For detailed information, you can look at the *Medicare & You* 2006 handbook, visit www.medicare.gov on the Web or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.