

MEDICARE & YOU



Selecting A Medicare Prescription Drug Coverage Plan

(NAPSA)—Beginning Jan. 1, 2006, Medicare beneficiaries will add prescription drug coverage to their list of optional benefits. With the new choices available, people might need additional guidance when it comes to selecting a plan that best fits their needs.

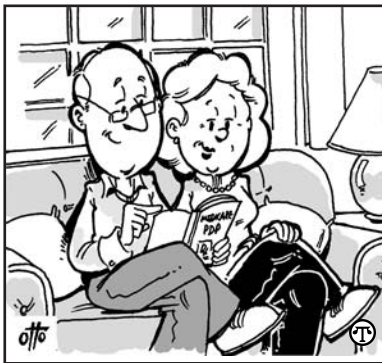
Beneficiaries can sign up for the Medicare prescription drug program (PDP) in one of two ways:

- People with a traditional Medicare plan or Medicare supplement plan can join a stand-alone Medicare PDP.

- Beneficiaries can join a Medicare PDP automatically as part of a Medicare Advantage plan.

“These changes mark the biggest transformation Medicare has undergone in its 50-year history. While it is very exciting, we know it can also be confusing for beneficiaries,” said Dr. Scott Latimer, market president of senior products at Humana for North and Central Florida, one of the nation’s leading private sector Medicare insurers. “We know from our 20 years of experience in Medicare that the more people understand their benefit options, the better they will choose and use their benefits.”

To help dispel confusion, people with Medicare will receive a “Medicare and You” handbook in the mail from the Centers for Medicare & Medicaid Services



that will describe the Medicare plans available in their area. Beneficiaries can then compare Medicare PDP options and prepare to select a plan best suited to their health and budget needs.

Beneficiaries should be aware of how these choices could impact their existing Medicare health coverage. For example, those with Medicare Advantage plans will automatically receive drug coverage benefits and may lose existing Medicare Advantage medical benefits if they enroll in a stand-alone PDP.

Medicare beneficiaries will also need to evaluate Medicare and private insurer PDPs to gauge whether the plans will cover the drugs and services they require in the areas in which they live, and at a price they can afford. Though all PDPs will meet the minimum benefits of Medicare’s standard plan,

some private plans may offer more extensive benefits with more expensive monthly premiums. Additionally, the list of drugs that will be covered will vary plan by plan.

To learn more information

Dates to Remember:

October-November 2005—Medicare participants receive “Medicare & You” handbook information about available plans, begin to compare plans and prepare to select the best plan to meet their needs

Nov. 15, 2005-Dec. 31, 2005—Open enrollment for Medicare Part D PDPs; coverage begins Jan. 1, 2006

Jan. 1, 2006-May 15, 2006—Continued open enrollment for Medicare PDPs; coverage begins the first day of the month following enrollment

Jan. 1, 2006-June 1, 2005—Those already enrolled in PDPs may change plans to fit their needs

about the Medicare PDP, call 1-800-MEDICARE or contact your local State Health Insurance Program. Information is also available at www.medicare.gov or www.humana.com. Beneficiaries who qualify for extra help paying for a Medicare PDP benefit should contact the Social Security Administration by visiting www.ssa.gov or calling 1-800-772-1213.