

ASK THE EXPERT

Medicare Rx Benefit

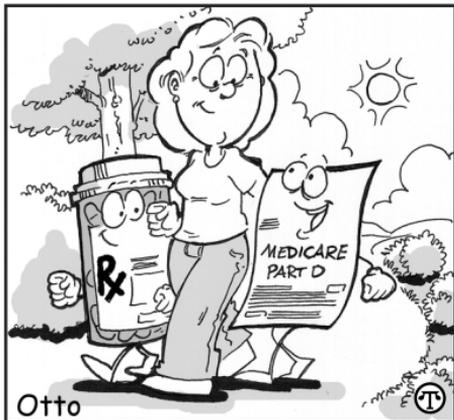
The Three Cs Of Medicare Part D

(NAPSA)—**Q: What are some of the factors to consider when choosing a plan?**

A: It's good to consider three main factors in choosing a plan: cost, convenience and coverage. Determine which plan is the most cost effective and has the coverage that best meets your needs. Check with your pharmacist to be sure he accepts the plan of your choice. When choosing a plan, ask yourself the following questions: Is it cost effective? Does it offer the coverage I need? Is it convenient? If you need help with your plan selection, counselors are available by calling 1-800-MEDICARE. Online assistance is also available at www.medicare.gov.

Q: I am 67 years old, still working full-time, and my employer provides health insurance with prescription coverage. Do I still need to sign up for Part D?

A: Most likely, you have what is known as creditable prescription drug coverage. Your employer is required to tell you if you have coverage that is as good as or better than the Medicare prescription drug coverage. You may, therefore, postpone enrollment in Part D coverage until a later date when you are no longer covered by your employer's plan. Most importantly, you can enroll at that later date without penalty.



Q: How do I find a plan in my area that covers the gap?

A: Plans that cover the gap are offered in every state. You can review plans that offer gap coverage by using the Medicare Prescription Drug Plan Finder at www.medicare.gov. You can also call 1-800-MEDICARE and ask about plans that offer gap coverage in your area. There's another helpful option available to you. You can call your local State Health Insurance Assistance Program (SHIP), which offers free personalized health insurance counseling to people with Medicare. See the "Medicare and You" handbook or call 1-800-MEDICARE for the SHIP number in your area.

Answers are provided by Sandy Markwood, Chief Executive Officer of the National Association of Area Agencies on Aging.