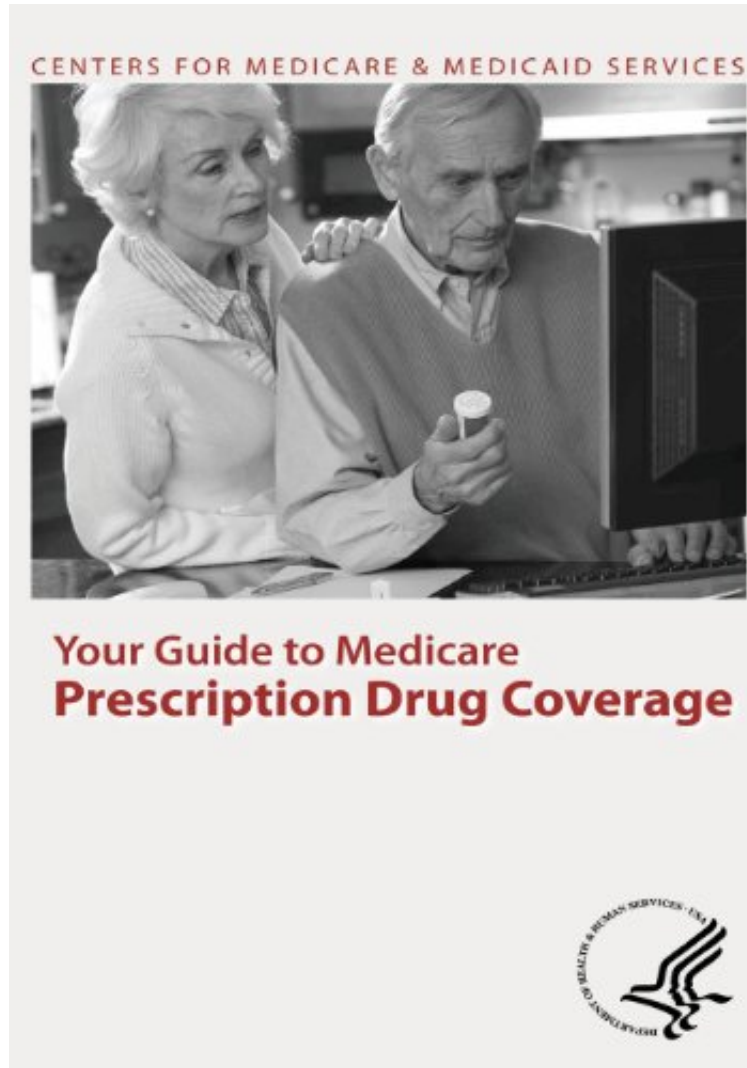


Your Guide to Medicare Prescription Drug Coverage

*U.S. Department of Health and Human Services, Centers for Medicare Medicaid Services
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U.S. Department of Health and Human Services, Centers for Medicare Medicaid Services : Your Guide to Medicare Prescription Drug Coverage before purchasing it in order to gage whether or not it would be worth my time, and all praised Your Guide to Medicare Prescription Drug Coverage:

Medicare prescription drug coverage (Part D) adds to your Medicare health care coverage. It helps you pay for both brand-name and generic drugs. Medicare drug plans are offered by insurance companies and other private companies approved by Medicare. You can get coverage two ways: Medicare Prescription Drug Plans (sometimes called

“PDPs”) add prescription drug coverage to Original Medicare, some Medicare Private Fee-for-Service (PFFS) Plans, some Medicare Cost Plans, and Medicare Medical Savings Account (MSA) Plans; Medicare Advantage Plans (like an HMO or PPO) or other Medicare health plans that offer prescription drug coverage. You generally get all of your Medicare Part A (Hospital Insurance), Medicare Part B (Medical Insurance), and Medicare Part D (prescription drug coverage) through these plans. Medicare Advantage Plans with prescription drug coverage are sometimes called “MA-PDs.” In this publication, the term “Medicare drug plans” means all plans that provide Medicare prescription drug coverage. You must choose and join a Medicare drug plan to get Medicare prescription drug coverage. Everyone with Medicare has to make a decision about prescription drug coverage. If you don’t use a lot of prescription drugs now, you still may think about joining a Medicare drug plan to help lower your prescription drug costs now and help protect against higher costs in the future. If you’re new to Medicare and already have other prescription drug coverage, you have new options to think about. If you aren’t new to Medicare, you may want to look over your options to find drug coverage that meets your needs. You can join or switch Medicare drug plans between October 15–December 7 each year, with your coverage beginning January 1 of the following year. To join a Medicare Prescription Drug Plan, you must have Medicare Part A or have Medicare Part B (Medical Insurance). To join a Medicare Advantage Plan or other Medicare health plan with prescription drug coverage, you must have Medicare Part A and Part B. You must also live in the service area of the Medicare health plan or drug plan you want to join. Medicare drug plans may be different from each other in the prescription drugs they cover, how much you have to pay, and which pharmacies you can use. All Medicare drug plans must give at least a standard level of coverage set by Medicare. However, plans offer different combinations of coverage and cost sharing. Having more than one plan to choose from helps you get the coverage you want at a price you can afford. Also available in Spanish.