

# Medicare Part D Notice

Starting January 1, 2006, a new Medicare prescription drug coverage will be available to everyone with Medicare.

It has been determined that the prescription drug coverage offered by your current medical plan is expected to pay out as much as the standard Medicare prescription drug coverage will pay.

**Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep your current coverage and not pay extra if you later decide to enroll in Medicare coverage.**

People with Medicare can enroll in a Medicare prescription drug plan from November 15, 2005, through May 15, 2006. However, because you have existing prescription drug coverage that, on average, is as good as Medicare coverage, you can choose to join a Medicare prescription drug plan later. Each year after 2005, you will have the opportunity to enroll in a Medicare prescription drug plan between November 15 and December 31.

**If you decide to enroll in a Medicare prescription drug plan and drop your current prescription drug coverage you may not be able to get that coverage back.**

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you keep your current coverage and sign up for Medicare Part D you will still be eligible to receive all of your current health and prescription drug benefits.

You should also know that if you drop or lose your current employer based coverage and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If after May 15, 2006, you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage; your monthly premium will go up at least 1% per month for every month after your initial enrollment period that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare coverage

For further information, contact your employer or call the Customer Service number on the back of your ID card. More detailed information about Medicare Part D plans is included in the "Medicare & You 2006" handbook. Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Or, visit [www.medicare.gov](http://www.medicare.gov).

For people with limited incomes and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration at: [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).