

Beginning January 1, 2006, Medicare will help you pay for prescription drugs.

- Changes in the Medicare Program require everyone with Medicare coverage to make a decision about drug coverage this year. You will either keep the drug coverage you have now, buy the new Medicare drug coverage, or be without drug coverage.
- Medicare has approved plans offered by private companies to help pay for drugs.
- There are two basic kinds of plans:
 - One kind only pays for drugs and is used with your regular Medicare coverage, and
 - One kind is a medical plan that pays for drugs, doctor and hospital visits.
- You will pay a monthly fee. The cost of the plan, cost of drugs, and allowable pharmacies will vary based on the plan. There will be many plans in your area to choose from.
- You may be able to get help to pay for the new plan. Call the Social Security Office at 1-800-772-1213.
- If you have drug coverage now, you will receive information from your current plan comparing your plan to Medicare's plan. This new Medicare program might save you money. Review your monthly fee, the cost of your medications, and the medications covered.
- If you choose to join a Medicare drug plan, you must join by **May 15, 2006**, or you will pay more.
- To learn more about the new Medicare drug plans or to get help in choosing a plan:
 - Call 1-800-Medicare
 - Visit www.medicare.gov
- Remember these dates:
 - Sign up period begins **November 15, 2005** for new Medicare drug plans
 - Medicare drug plans begin **January 1, 2006**
 - If you have Medicare now, **May 15, 2006** is the last day in 2006 to sign up for a new Medicare drug plan
- Protect yourself from fraud. Medicare drug plans will never:
 - Enroll you over the phone unless you call them
 - Come to your home uninvited to sell or support any product
- Always look for the words "Medicare Approved" on all Medicare drug plan materials