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PRSRT STD



SENIORS UPDATE

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Important Medicare Rx Drug Information for Pennsylvania Seniors



CONGRESSMAN
Tim Murphy

SERVING THE EIGHTEENTH DISTRICT OF PENNSYLVANIA

REMINDER TO SENIORS: Medicare Rx Drug Coverage Begins January 1, 2006

Help is on the way

Starting January 1, 2006, the Medicare that millions of older Americans have come to rely on will begin to cover the cost of medicines. The Medicare Prescription Drug plan is one of the biggest improvements to Medicare in the 40-year history of this program. But to take advantage of it, you must sign up.

Enrollment is 100% voluntary

Please remember the new Medicare Part D benefit, which begins next year, is entirely optional. Seniors who are satisfied with PACE/PACENET or an employer plan can remain with it. But, if you do not already have prescription drug coverage or you are looking for better or complimentary coverage, the new benefit is worth considering. November 15, 2005 is the first day you can sign up for Medicare prescription drug coverage.

Who is eligible?

Anyone who is eligible for Medicare is also eligible for the Prescription Drug Benefit. Contact the Social Security Administration (SSA) at 1-800-772-1213 for more information or to verify eligibility.

How do you sign up?

If you are currently enrolled in Medicare, an application and program information will be mailed to you soon—you may have received one already. You may also contact the SSA at 1-800-772-1213 to obtain an application.

Extra help may be available

For those with limited income and resources, extra help may be available. To determine if you qualify for extra help, contact the SSA at 1-800-772-1213.

The amount of extra help you get is based on your income and resources. If you are single and your income is less than \$14,355 and you have less than \$11,500 in resources, you probably qualify. If you are a married couple living together with less than \$19,245 in income, and less than \$23,000 in resources, you also probably qualify. Family size can also be a factor.

How does it work?

The new Medicare prescription drug benefit covers both generic and brand-name drugs. Like most insurance, it will cover a significant portion of prescription drug bills.

Seniors will be responsible for paying the first \$250 in drug costs each year, called the deductible. After the deductible, Medicare will pay for 75 percent of drug costs up to \$2,250 each year. If a senior's out-of-pocket costs are more than \$3,600, Medicare will pay for 95 percent of the remaining costs.

Other Questions?

Call 1-800-MEDICARE, or
PACE/PACENET at
1-800-225-7223



Congressman Murphy discusses Medicare's new prescription drug plan at a local seniors' center.

How will this affect PACE/PACENET?

The new Medicare Prescription Drug Benefit will not alter PACE/PACENET. Seniors currently using PACE/PACENET will continue to be offered the same prescription coverage in the same way they have in the past.

Seniors who choose to remain in PACE/PACENET do not have to do anything. Their current benefits will remain the same. There are no premium penalties if they do not enroll in and/or select a Medicare prescription drug plan.

For questions regarding PACE/PACENET, please call 1-800-225-7223.

Important Dates for Medicare Prescription Drug Coverage

FALL 2005

Watch your mailbox for the "Medicare & You" handbook with enrollment instructions and plan information.

NOV. 15, 2005

First day you can sign up for Medicare prescription drug coverage.

JAN. 1, 2006

New Medicare prescription drug coverage begins.

MAY 15, 2006

Last day to sign up for coverage without paying a penalty.