


“  ” Now that you know the basics, you can begin to help the loved ones you care about decide which option works for them.

Here's how to start:

- 1 Set aside enough time (30 minutes to an hour) for your discussion.
- 2 Have the right documents ready, including: Medicare card, current health coverage plans (including Medigap, federal or other employee or union retiree coverage), list of prescription drug names and dosages, and any letters from employers, state programs or Medicare or Medigap regarding current coverage.



- 3 Start by looking over any current health insurance coverage that your family member, or friend, has. **Are prescription drugs covered? What are the out-of-pocket drug costs?**

4 Use the enclosed drug tracker card to itemize the prescriptions your family member, or friend, uses. Since different plans will cover different drugs, this information will allow you to compare plans and help determine which plan meets their needs.



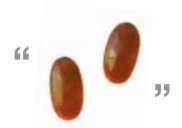
- 5 Select the program that fits their individual situation. Visit [www.medicare.gov](http://www.medicare.gov) on the web. Select “Search Tools” to get

personalized information. Or, select “Frequently Asked Questions” to get answers to common questions. If you don't have access to the web, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

- 6 There may be additional questions that impact choosing a plan, such as: Does your loved one need to use a particular pharmacy? Do they receive their drugs by mail? Make a list of any outstanding questions to answer later if necessary.



- If your family member, or friend, has limited income and resources, Medicare can provide extra help. Fill out an application with the Social Security Administration (SSA) to find out if they qualify for extra help. If they do, they can then enroll in the plan of their choice and Medicare will help them with drug costs. If you think your loved one may qualify, call SSA at 1-800-772-1213 or go to [www.socialsecurity.gov](http://www.socialsecurity.gov)



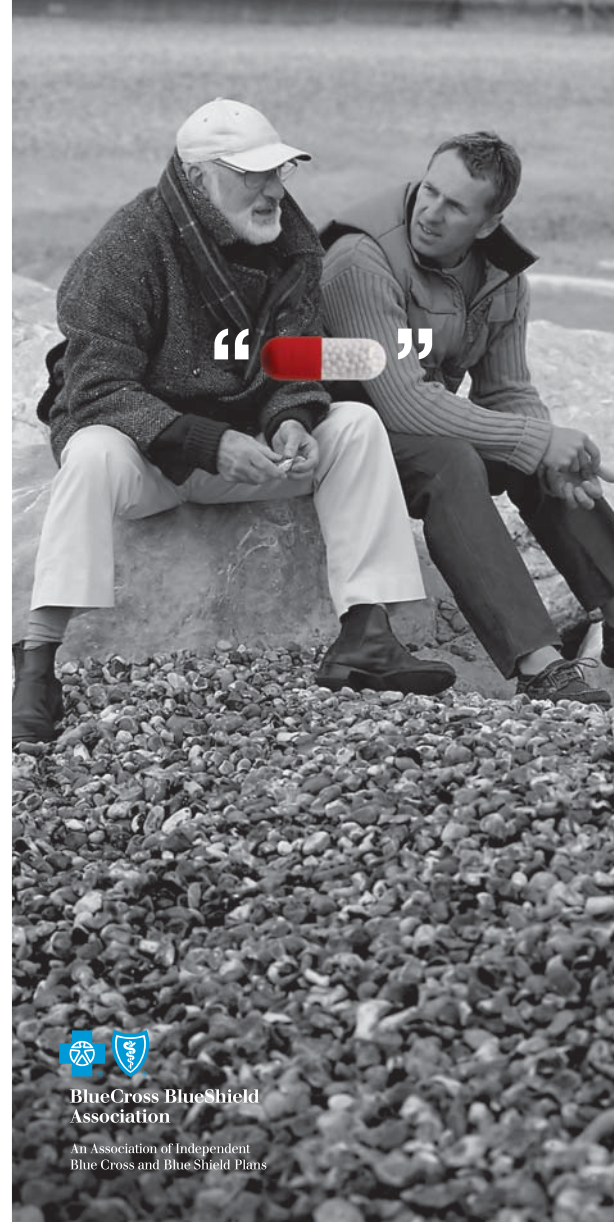
- In some cases, if your family member, or friend, gets help from their state to pay for healthcare costs (like Medicaid), they may automatically qualify and don't need to apply for extra help. Medicare will send a notice if this is the case. If your loved one has not received a notice, they will need to select a separate drug plan. In either case, you should help your loved one check out all possible options.

There's no time like the present to help your loved one benefit from the new Medicare prescription drug coverage. So sit down with them soon, and talk to your parents about drugs.



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# TALK TO YOUR PARENTS ABOUT DRUGS



From the front page of the newspaper, to the nightly network news, it seems everyone is talking about the new Medicare prescription drug benefit. Talking about how enrollment has begun. Talking about the open enrollment deadline of May 15. Talking about how great the benefit can be – if your loved one picks the right plan from a wide array of options.

The one thing that is missing in all this talk is a real conversation between people with Medicare and those who care about them – their kids, grandkids, caregivers and friends – those best able to help them

figure out which plan is right for them. That's why it's time to talk to your parents about drugs – prescription drugs.

How do you start the conversation? First, learn the basic facts yourself.

**What is Medicare prescription drug coverage?** Medicare prescription drug coverage is a way people with Medicare may be able to save money on prescription drugs. The majority will get this coverage through Medicare prescription drug plans offered by many companies.

**Who can enroll in the new Medicare program?** Everyone with Medicare is entitled to join a Medicare prescription drug plan, regardless of income and resources, health status, or current prescription expenses. However, for most people, coverage isn't automatic. So to get drug coverage, people with Medicare must still choose and enroll in a Medicare prescription drug plan that meets their needs.

**What if a person currently has good drug coverage?** If your family member, or friend, has good coverage (including

coverage from a current or previous employer, retirement plan, state or federal government) they may not need to enroll in the Medicare drug coverage program.

**When can my parent, grandparent, or friend enroll?** Open enrollment has already begun. For those who have already enrolled, coverage starts January 1, 2006. For those who haven't, they can enroll up to May 15.

If your loved one joins a Medicare prescription drug plan after May 15, 2006, they will likely pay a higher monthly premium, unless they already have and maintain coverage as good as Medicare. Time is of the essence.

