

# 4 Things to know when choosing a Medicare prescription drug plan

**E**very person with Medicare has two choices: You can join a Medicare Prescription Drug Plan that covers prescription drugs only and keep your Original Medicare coverage. Or you can join a Medicare Advantage Plan or other Medicare Health Plan that covers doctor and hospital care as well as prescriptions. If you are a retiree with prescription drug coverage, look for information from your former employer or union this fall about how they will work with Medicare and what you should do. The following points will help guide your decision.

**Coverage.** Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs at participating pharmacies in your area. Each plan has to provide access to medically necessary prescription drugs. Compare plans on how

they meet your needs.

**Cost.** Plans may have a monthly premium, deductible or co-payments, and may set a limit on what they will pay. So compare monthly premiums and determine co-payments and yearly deductible. Plans will also discount the price of the drugs they cover. With Medicare's new drug coverage, a typical person with Medicare, who has no prescription drug coverage today, will save about 50% on prescription drug costs.

**Convenience.** Prescription drug plans contract with local pharmacies. Look for conveniently located pharmacies that participate in the Medicare prescription drug program. Also note that some plans offer prescriptions through the mail.

**Peace of mind.** Now and In the Future. Even if you do not take

a lot of prescription drugs now, it's still good to consider joining. As we age, most people need prescription drugs to stay healthy. Signing up for Medicare prescription drug coverage today can help protect your savings from high prescription drug costs often associated with major health problems such as heart disease and cancer. Should yearly out-of-pocket drug costs exceed \$3,600; Medicare will pay up to 95% of the bill.

**The I-CARE (Insurance Counseling, Assistance & Referral for Elders) program of the Appalachian Council of Governments AAA (Area Agency on Aging) will be assisting Medicare beneficiaries and caregivers with enrollment. Questions? Need more information? Call 242-9733.**

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