

## **Questions & Answers on the Medicare Prescription Drug Coverage**

### **1. What does the new Medicare Basic prescription drug coverage provide?**

Under the new Medicare Part D Basic drug coverage, all purchases are at your local pharmacy; there is no mail order option.

The basic benefits provided by Medicare Part D are:

<u>Drug Expense</u>	<u>Medicare Pays</u>	<u>You Pay</u>
Up to \$250	0	100%
\$251-\$2,250	75%	25%
\$2,251-\$5,100	0	100%
\$5,101 and up	95%	5%

### **2. Will GA-23111 Plan D continue after January 1, 2006?**

With the passage of the Medicare Modernization Act establishing Medicare coverage for drugs, Plan D will not offer drug coverage after January 1, 2006. Therefore Plan D will be discontinued on January 1, 2006.

### **3. What will happen to my Plan D coverage?**

Plan D and Plan F offer the same benefits except that Plan F does not have prescription drug coverage. All those covered under Plan D will have their coverage changed to Plan F on January 1, 2006.

### **4. Will the cost of the coverage go up?**

GA-23111 Plan F currently costs \$155 per person per month. GA-23111 plan payment rates will be adjusted June 1 of each year.

### **5. If I decline Plan F coverage on January 1<sup>st</sup>, can I enroll at a later time?**

You can only enroll during an Open Enrollment period. Open enrollment is held in May of even numbered years. The next regular open enrollment period is scheduled for May 2006 for coverage effective June 1<sup>st</sup>.

### **6. Will Medicare Part D be added automatically to my coverage?**

No, enrollment is not automatic. It is very important that you read the enrollment material sent to you by Medicare and return your enrollment form. Although the Medicare enrollment period will extend until May 15, 2006, coverage will not be retroactive, that

is, you cannot get coverage for the past. Your coverage will only be effective after you enroll. If you enroll before January 1, 2006, you will have no lapse in drug coverage.

**7. When is the Medicare Part D enrollment period?**

The initial enrollment period began November 12, 2005, and extends through May 15, 2006. Each year, you will be permitted to change your Part D provided, with such change to become effective January 1 of the following year.

**8. Who do I contact if I have questions about or problems with my Medicare Part D coverage?**

You should contact the company you selected to provide your Part D benefits.