



spotlight on health

Help Is On The Way For Prescription Coverage

(NAPSA)—Many of America's seniors are on fixed budgets that may not include unplanned expenses—such as prescription drug costs.

Fortunately, the millions of Americans who are eligible for Medicare will soon be able to apply for a new prescription drug benefit. This coverage, called Medicare Part D, provides eligible individuals the opportunity to enroll in a Medicare-approved prescription drug plan to help reduce the cost of prescription drugs.

Medicare Part D offers various choices to meet a myriad of needs, so it is essential for those eligible to become educated about options. To help seniors make an informed decision, below are a few easy steps to consider.

Should I Participate?

In many cases, seniors spend upwards of \$5,500 a year on prescription drugs. For seniors that currently do not have a prescription plan, Medicare Part D is a vital consideration. Seniors with a current prescription insurance plan should also compare benefits, as the plans offered by Medicare Part D may exceed current benefits at a comparable or even reduced cost.

Become Educated

To choose a plan, begin with a list of the prescription drugs you currently take and compare the coverage of at least three plans. Even if prescription drugs are not currently needed, consider drugs that you might need in the future, based on your family health history. When choosing a plan, it's best to ensure these drugs are covered. Another consideration is geo-



Your pharmacist can help you decide which prescription coverage plan works best for you.

graphic location—especially for those who frequently travel around the country. In these cases, a national versus a regional plan would be a better choice.

Costs

On average, the monthly premium will be approximately \$32 with an annual deductible of \$250. The average co-pay will be about 25 percent of the prescription price. Seniors should examine their current financial status and drug costs to see if a plan with a higher premium but lower co-pay, or vice versa, is right for them.

Additional Resources

If choosing a plan seems daunting, seniors can ask their pharmacists for additional help and answers. For example, CVS pharmacists have been specially trained on Medicare Part D and can help guide seniors through the process. Informative decision guides are available at the Medicare Information Center at CVS/pharmacy stores nationwide. Additional information can be found at www.CVS.com.