

Senior Spotlight

Tips For Seniors

(NAPSA)—Since January, millions of seniors have enrolled in the new Medicare Part D prescription drug benefit plan. However, the task of choosing a plan may seem daunting and can often be confusing for seniors even after they have enrolled.

The decision to participate is important, and careful consideration is vital to ensure a plan is chosen that best meets a customer's needs. To get help in finding the right plan, seniors and caregivers may want to consult their local pharmacists, who are the most accessible members of the health care delivery system. Many pharmacists are specifically trained on how to explain the Medicare Part D drug benefit to their customers and can help guide seniors through the process.

"Over the last several months, we have assisted many customers to help them better understand their choices under the Medicare Part D drug benefit. We will continue our efforts to help customers work their way through the large number of choices available to them," said Matt Leonard, Senior Vice President of Pharmacy at CVS/pharmacy. "One of the most important steps when choosing a plan is to ensure current prescription drugs are covered, and your local pharmacist is a great resource for that."

Because health needs can change quickly, a Medicare Part D plan may be appropriate even if a customer's costs and number of prescriptions are currently low. Once a decision has been made to enroll in a particular plan, the following facts should be taken into consideration to ensure a smooth process:

- Customers who enroll in a plan after the May 15, 2006, deadline will pay higher premiums, and their next opportunity to enroll will



Older Americans may save money on prescription drugs if they enroll in the new Medicare Part D.

not be until November 15, 2006.

- Submit your enrollment application to the insurance plan of your choice as early in the month as possible. That way, there is enough time to mail out your new Medicare Prescription Drug Card and enter you into the system before your coverage begins on the first day of the following month.

- When first utilizing your new Medicare Prescription Drug Card, order your prescription refill while you still have a few days' supply remaining. This will ensure that you do not run out of your medication if your pharmacist needs time to research and resolve any issues pertaining to your new Medicare coverage.

Medicare Part D can greatly benefit seniors who take the time to make an informed decision. In addition to personalized assistance from a pharmacist, Medicare Information Centers are available in all CVS/pharmacy stores. The Centers explain how Medicare drug plans will work and assist customers in selecting a plan that best meets their needs. These resources are also available online at www.cvs.com/medicare.