

Get The Most Out Of Your Medicare

Medicare Open Enrollment Begins November 15th

Have You Done Your Yearly Medicare Enrollment Review?

(NAPSA)—The right Medicare plan lets you get on with your plans. You want to enjoy your life. So the last thing you want to do is spend your days thinking about your Medicare plan. That's why you should do a quick review of your 2008 coverage and decide if you need to make any changes for the next year. You should make a decision based on cost, coverage and customer service. Then, you won't have to worry about it later.

Take a few minutes to review your coverage and any changes to it for 2008. Just like many other people with Medicare you know, you can get the most out of your Medicare. Carla, a former school teacher, found a plan that will save her \$2,400 a year! Review the plans to get some savings; it isn't very complicated. Here's how:

1. Gather information about your prescriptions and providers. Keep and review information sent to you by Medicare, Social Security or your current plan that talks about changes to your coverage for next year.

2. Compare plans in your area. Ask yourself these questions:

- **Cost:** Will your premium and other costs change in 2008? Are there plans that will cost you less?

- **Coverage:** Are your doctors, hospital and pharmacy part of your plan in 2008? Will the prescription drugs you take be covered by your plan?

- **Customer Service:** Are you satisfied with your plan's service?

3. Decide which plan is right for you for 2008. Even people who get extra help paying for their prescription drug costs should review and compare plans each

fall. You can enroll in a different plan or add prescription drug coverage from Nov. 15 - Dec. 31. However, if you are satisfied with your current plan's cost and coverage for next year and the customer service you receive, you don't need to do anything.

If you're not sure where to start, there are plenty of ways to get help—check for Medicare events in your community, visit www.medicare.gov on the Web, or call 1-800-MEDICARE (TTY 1-877-486-2048). You can also contact your office on aging, your local State Health Insurance Assistance program, or the health or drug plan to get help.

Important Medicare Enrollment Dates:

Nov 15—Open Enrollment Begins

Enroll as soon as possible—the sooner the better—to avoid any inconvenience at the pharmacy counter in January.

Dec 31—Open Enrollment Ends

Jan 1—Coverage Begins

This message is brought to you by the U.S. Department of Health & Human Services.

*My Health.
My Medicare.*

www.medicare.gov
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