



*My Health.
My Medicare.*

Medicare Open Enrollment Begins November 15th ***Plans Change. You change. Shop and Compare.***

Each year plans adjust what they cost and what they cover. Now is the time for people with Medicare to review the changes being made by their current plan and compare it to others to make sure it still meets their needs. Those who don't have prescription drug coverage can also enroll in a drug plan during open enrollment.

Some beneficiaries may see significant premium increases or changes—such as reduced coverage in the gap—if they stay in the same prescription drug plan in 2009. Medicare encourages individual beneficiaries to review how their plans are changing and what other options are available.

There are four ways to review and compare plans:

- 1. Call 1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048).** 24 hour help is available from trained Medicare representatives.
- 2. Visit www.medicare.gov.** Compare costs, coverage and more. Get an estimate of your out-of-pocket costs for the year.
- 3. See the listing of plans in your Medicare & You handbook** and information sent to you by your plan.
- 4. Talk with local Medicare experts** at your State Health Insurance Assistance Program.

People with Medicare should also be aware of Medicare fraud and identity theft. To help protect Medicare beneficiaries when speaking with plans and others about their Medicare prescription drug coverage, Medicare urges them to protect their Medicare number as they would their credit card information. People with Medicare should not give their information to anyone who comes to their home (or calls them) uninvited selling Medicare-related products. If you or someone you love is not sure if a provider is approved by Medicare, simply call 1-800-MEDICARE.

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