

Medicare Rx (Medicare D)

The Medicare Rx (Medicare D) prescription drug plan became effective January 1, 2006, and provides extensive prescription drug coverage for Medicare beneficiaries. A federal organization, the **Centers for Medicare and Medicaid Services (CMS)**, operates the Medicare plans.

CMS will send information about Medicare Rx and the enrollment period to you when you become Medicare-eligible. You likely will receive mailings from commercial organizations offering you the opportunity to purchase individual plans. The commercial mailings may state that if you delay Medicare Rx enrollment, you may be penalized. NOTE: This does not apply to you if you are continuing your enrollment in an FCPS medical plan because FCPS medical plans provide more comprehensive drug coverage than the Medicare Rx plan.

As an FCPS retiree, you should refer to information prepared by FCPS before making any decisions about the Medicare Rx program.

Important Notice from Fairfax County Public Schools About Your Prescription Drug Coverage and Medicare

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. FCPS has determined that the prescription drug coverage offered by the FCPS plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15th through December 31st. Beneficiary(ies) leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you decide to enroll in a Medicare prescription drug plan and drop your FCPS prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

You can expect to see this notice in the annual benefit publications for both active employees and retirees. FCPS can provide a personalized notice at the time of Medicare Part D (Medicare prescription drug plan) enrollment, if required.

Your current coverage pays for other health expenses in addition to prescription drugs. If you enroll in a Medicare prescription drug plan, you will still be eligible to receive all your current health benefits but will not receive any FCPS prescription drug benefits. Your health premium will remain the same.

For 2007 if you drop your current prescription drug coverage through FCPS and enroll in Medicare prescription drug coverage, you will be able to re-enroll in FCPS prescription coverage if you provide FCPS with a Medicare prescription drug coverage termination notice, within 30 days of termination.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov or call them at 1-800-772-1213 (TTY 1-800-325-0778).

You should also know that if you drop or lose your coverage with FCPS and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

For more information about this notice or your current prescription drug coverage contact FCPS, Benefit Services at 571-423-3200.

NOTE: You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through FCPS changes. You also may request a copy.

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You should receive a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in one of the new prescription plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

This notice was prepared May 15, 2006, for the Fairfax County Public Schools by the Office of Benefit Services, 8115 Gatehouse Road, Suite 2700, Falls Church, VA 22042; 571-423-3200.