

# Questions about Medicare Part D?



Get answers  
at your  
H-E-B  
Pharmacy.

Medicare specialists  
available here.

# Seniors with Medicare

## Medicare D Annual Election Period (Open Enrollment) is here! November 15-December 31, 2010

Healthcare Reform is changing many things, including Medicare Part D Prescription Drug Plans. ACT RIGHT AWAY to make sure you are in the right plan in 2011.

### 1. Is your current plan still available next year?

Healthcare reform has reduced the number of Part D plans being offered. 20 of the 50 plans in Texas will not be available next year. See the pharmacy for a list of plans available next year. If your plan is being eliminated, you must pick a new plan during open enrollment (November 15-December 31).

2. **Will the COPAYS be comfortable for you?** Even Part D plans that have very low premiums can cost you MORE out of pocket every year if the copays are high or your medications aren't covered. Choosing the right plan can literally save you a great deal of money every year. See your HEB Pharmacy team for help understanding how [www.medicare.gov](http://www.medicare.gov) or 1-800-MEDICARE can help you pick the best plan for you. Things to look for

- **Are your medications on the plan's formulary?** Not all plans cover the same medications. If your prescription is not on the formulary (list of covered medications), you will have to pay the full cost of the medication out of your own pocket. Sometimes the plans with the lowest premiums have the smallest formularies, so be sure your medications are covered before selecting a plan.
- **What tier are medications at and what is the copay?** Once you find out your medication is covered, you should identify what "tier" it falls in.. Even if your medication is covered by the plan, it may not be "preferred." The copay for "non-preferred" drugs can be much higher, so even if a plan has a low premium and seems to have low copays, you may not be able to take advantage of them if your medications fall in a higher tier.

3. **Does the plan let you use your preferred pharmacy?** Some plans will penalize you for using any pharmacy other than their preferred location. You should be able to choose!
4. **Are you having trouble affording your Medicare D costs including the monthly premium and copays at the pharmacy?** Speak to your H-E-B Pharmacy today to learn how you can save money with the Social Security Low Income Subsidy. Also, learn about how Healthcare Reform is closing the Medicare D coverage gap, starting with discounts of 50% on covered brand medications in 2011.

**Don't miss your last chance to pick the right plan for 2011!** Speak to a friendly Medicare D specialist at your H-E-B Pharmacy to learn more or contact your local Area Agency on Aging at 1-800-252-9240 to meet one on one with a benefits counselor.

## H-E-B Pharmacy Accepts ALL Texas Medicare Part D Plans!

