



MAKING AN INFORMED DECISION ABOUT PRESCRIPTION DRUG COVERAGE

Which plan will you Choose?

1. What to Expect

You will soon be receiving promotional information from various prescription drug and health plans contracted by Medicare to offer the new Medicare Part D prescription drug coverage. Each of these plans may vary slightly in terms of out-of-pocket costs if you join, but their purpose is the same – to get you to sign up with them. *In the vast majority of cases, it would not be to your advantage to sign up for Medicare Part D because your current MPIHP prescription drug coverage is better than that offered through the Medicare Plan.*

2. My Options

You are *not* required to sign up for Medicare Part D. The plan is voluntary and you have the choice to stay with the MPI Health Plan prescription drug plan. However, you must choose one plan or the other. If you do not enroll in Medicare Part D, you will continue to enjoy the Medco prescription drug benefit provided you remain eligible for MPIHP benefits. If you do choose to enroll in Medicare Part D, you will no longer have prescription drug coverage through MPIHP. Your decision will *not*, however, impact any other part of your or your dependents' MPI Health Plan benefits.

3. Benefits of Medicare Part D

Medicare Part D was not designed to replace existing high-benefit, low-cost plans like your MPI Health Plan prescription drug coverage. This new program was established to benefit those Medicare-eligible individuals who:

- Are low income¹
- Are not currently insured for prescription drug costs
- Have large out-of-pocket expenses associated with their medications

4. Making My Decision

In the vast majority of cases, it would be more beneficial to stay with your current MPI Health Plan prescription drug coverage through Medco. In almost all cases, your current coverage is better than that provided through the Medicare plan.

- Your MPI Health Plan coverage is comprehensive, and your out-of-pocket costs are significantly lower than they would be with Medicare Part D.²
- Regardless of whether you are Active or Retired, most pay no premium and no deductible, and your co-pays are small.

5. My Responsibilities

If you choose to stay with the MPI Health Plan for your prescription drug coverage, you do *not* need to enroll in Medicare Part D or respond to any promotional materials you receive in the mail from any other prescription drug and health plans. Unless you sign up for a Medicare Part D plan, MPIHP will continue your coverage without interruption as long as you remain eligible for the MPI Health Plan benefit.

¹ You may qualify for “extra help” (the low-income subsidy) from Medicare to pay prescription drug costs. Further information is available at www.socialsecurity.gov or call the Social Security Administration at 1.800.772.1213.

² Medicare Part D prescription plan expenses may vary by plan provider. However, in the vast majority of cases, the MPI Health Plan prescription drug coverage will still be better, and the cost, significantly lower.