



"Caring for the health of you and your community"

What You Need to Know in 2011

Coverage and Costs Change Yearly.

Your Medicare health or prescription drug plan can change how much it costs and what it covers each year. Even if your plan's cost and coverage stay the same, your health or finances may have changed. Review your plan each year to make sure it will still meet your needs. If you're satisfied with your current coverage, you don't need to change plans.

November 15, 2010–
December 31, 2010

You can change your Medicare health or prescription drug coverage for 2011. See pages 68 and 73 for other times when you can switch your coverage.

January 1, 2011

New coverage begins if you switched or joined a plan. New costs and coverage changes also begin if you kept your existing coverage.

Coming soon—In the fall of 2011, the Annual Enrollment Period dates will change to give you more time if you want to choose and join a Medicare health or prescription drug plan. You will be able to switch your coverage between October 15, 2011—December 7, 2011. If you make a change during this period, your new coverage will begin January 1, 2012.



What You Pay

The example below shows costs for covered drugs in 2011 for a plan that has a coverage gap.

Ms. Smith joins the ABC Prescription Drug Plan. Her coverage begins on January 1, 2011. She doesn't get **Extra Help and uses her Medicare drug plan membership card when she buys prescriptions.**

Monthly Premium—Ms. Smith pays a monthly premium throughout the year.			
1. Yearly Deductible	2. Copayment or Coinsurance (What you pay at the pharmacy)	3. Coverage Gap	4. Catastrophic Coverage
Ms. Smith pays the first \$310 of her drug costs before her plan starts to pay its share.	Ms. Smith pays a copayment , and her plan pays its share for each covered drug until their combined amount (plus the deductible) reaches \$2,840.	Once Ms. Smith and her plan have spent \$2,840 for covered drugs, she is in the coverage gap. In 2011, she gets a 50% discount on covered brand-name prescription drugs that counts as out-of-pocket spending, and helps her get out of the coverage gap.	Once Ms. Smith has spent \$4,550 out-of-pocket for the year, her coverage gap ends. Now she only pays a small copayment for each drug until the end of the year.



Call any AuBurn Pharmacy to make an appointment with our Medicare D specialist for help with comparing plan costs.

What You Pay if You Have Original Medicare

**Part B
Deductible**

You pay the first \$162 yearly for Part B-covered services or items.

Medicare Prescription Drug Plans (Part D) Premiums

Visit www.medicare.gov/find-a-plan to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

The chart below shows your estimated prescription drug plan monthly premium amount based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your premium. The amounts shown are estimates. What you pay may be higher or lower.

Part D Monthly Premium (See page 75.)

If Your Yearly Income in 2009 was		You Pay
File Individual Tax Return	File Joint Tax Return	
\$85,000 or below	\$170,000 or below	Your Plan Premium
\$85,001–\$107,000	\$170,001–\$214,000	\$12.00 + Your Plan Premium
\$107,001–\$160,000	\$214,001–\$320,000	\$31.10 + Your Plan Premium
\$160,001–\$214,000	\$320,001–\$428,000	\$50.10 + Your Plan Premium
above \$214,000	above \$428,000	\$69.10 + Your Plan Premium

The income-related monthly adjustment amount will be deducted from your monthly Social Security check, no matter how you usually pay your plan premium. If that amount is more than the amount of your check, you will get a bill from Medicare.

2011 Part D National Base Beneficiary Premium	\$32.34
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