

Attention: Medicare-Eligible Retirees

Effective 1/1/2006, the State Health Insurance and Monumental Life (NOTE: Monumental Life is a separate health insurance plan offered through PERS. Some retirees may have this plan.) will no longer be covering prescription drugs for Medicare-eligible retirees or Medicare-eligible dependents of retirees. If you wish to have prescription drug coverage in 2006, you will need to get prescription drug coverage from someone else. You can get prescription drug coverage by enrolling in a Medicare Part D plan. If you want your Medicare Part D plan to be effective 1/1/2006, you must enroll by 12/31/2005. There is no requirement that you purchase a Medicare Part D plan.

It is important to note the following:

1. Choosing a Medicare Part D company:

- Neither the State Health Insurance nor Monumental Life is going to be Medicare Part D providers.
- Generally, you will not automatically be enrolled in a Medicare Part D plan. Therefore, you must select the company that you want to use.
- As of Nov. 15, 2005, sixteen (16) companies have been approved by Medicare to provide Medicare Part D prescription drug coverage in Mississippi. PERS and Monumental Life have looked at the different companies and are endorsing PacifiCare. You should have received information about PacifiCare in the mail. If you no longer have it, you can get a copy of the PacifiCare brochure and options for coverage by clicking [here](#). PacifiCare does have a mail order program. There is no requirement that you select PacifiCare. You have to decide if it is the right company for you. You can choose any of the 16 companies.
- The companies do not all cover the same medications. Some of them do not offer mail order programs. Be sure to check with the companies to determine that they will cover the specific prescription medications that you are taking.
- Not all companies will cover your prescriptions nationwide. Be sure to find out from the companies if they will cover your prescriptions nationwide, especially if you travel out of state from time to time.
- Click [here](#) for more information about the 16 companies approved in Mississippi. You must select **Mississippi** from the State/Territory options. Click [here](#) for a comparison of the companies. You must select the links next to **Mississippi** to view the comparison chart.
- Once you have picked a company and completed their enrollment form, the company will notify Medicare that you have chosen a Medicare Part D plan.

2. Enrollment Period

- Initially, the enrollment period for Medicare Part D is **Nov. 15, 2005 to May 15, 2006**. However, **if you want your prescription coverage to be effective Jan. 1, 2006, you must enroll by Dec. 31, 2005**. If you enroll after Dec. 31, your prescription coverage will not be effective until the first day of the month after you enroll. **REMEMBER: YOU MUST ENROLL BY DEC. 31, 2005, SO THAT YOU WILL NOT HAVE A GAP IN PRESCRIPTION DRUG COVERAGE**.
- Penalties may apply if you enroll after the deadline. The penalties will cause your premiums to be significantly higher.

3. Payment of Premiums for Medicare Part D

Premiums will not be withheld from your PERS retirement check. You can arrange with the company that you choose to have your premiums withheld from your social security check or you can pay by bank draft from your personal bank account.

4. Certificate of Coverage

You should be receiving a Certificate of Coverage Disclosure letter from the State Health Insurance plan or Monumental Life indicating that you have had prescription coverage with them. You will need to give a copy of the Certificate of Coverage to the company that you select for Medicare Part D.

5. Married Couples

Medicare-eligible husbands and wives do not have to choose the same Medicare Part D company as their spouse. This is an individual decision and each spouse should insure that the company he/she chooses is the best one for him/her.

6. VA or TRICARE

If you already have prescription coverage through the VA or TRICARE, your current coverage may be sufficient. You may not need to enroll in a Medicare Part D plan now. Please check with the VA or TRICARE to be sure.

7. What happens if you keep the State Health or Monumental Life?

Even though the State Health and Monumental Life plans will not cover your prescription drugs after Dec. 31, 2005, you can still keep the policies for other health insurance purposes. The premium payments for State Health and Monumental Life will be lower in 2006 because they will not be covering prescription drug benefits. If you have the State

Health Plan, you can switch to Monumental, but remember if you switch to Monumental, you will not be able to switch back to the State Health Plan.

8. Important Links:

State and School Employees' Health Insurance Plan of Mississippi – October 2005 Newsletter

<http://knowyourbenefits.dfa.state.ms.us/OctoberSE2005Newsletter.pdf>

Public Employees' Retirement System (PERS) – October 2005 Newsletter

<http://www.pers.state.ms.us/pdf/memberservices/newsletters/Retiree/october2005.pdf>

2006 Medicare and You Handbook

National –

<http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>

State-Specific (Mississippi) –

<http://www.cms.hhs.gov/partnerships/tools/materials/publications/state/Handbook2006/10050-MS.pdf>

State-Specific (Other than Mississippi) –

<http://www.cms.hhs.gov/partnerships/tools/materials/publications/state/handbook2006/default.asp>

Listing of Medicare Prescription Drug Plan Providers

<https://www.medicare.gov/MPDPF/Public/Include/DataSection/Results/ListPlanByState.asp>

Comparison of Prescription Drug Plans Including Cost and Coverage (Listed by State)

<http://www.medicare.gov/medicarerereform/map.asp>

Assistance with Medicare Prescription Drug Plan Costs

<https://s044a90.ssa.gov/apps6z/i1020/main.html>

9. Contact Information:

State and School Employees' Health Plan of Mississippi

Department of Finance and Administration – Office of Insurance

1-866-586-2781

PERS Retiree Health Insurance Plan

Monumental Life Insurance Company
1-800-749-6983

Medicare
1-800-633-4227

Social Security Administration
1-800-772-1213