

## What You Should Know About Part D Open Enrollment for 2007

Open Enrollment is underway! From **November 15, 2006 through December 31, 2006**, you have the opportunity to enroll in a Part D plan, switch to a different Part D plan, or stick with your current Part D plan for 2007. Here are some important tips and information to help guide you through the Open Enrollment process:

- If you are enrolling in Part D for the first time or switching to a different Part D plan, Medicare encourages you to do so as early as possible - **preferably no later than December 8, 2006**. This is to ensure sufficient time for Medicare to process your enrollment before benefits begin January 1, 2007.
- If you are enrolling in Part D for the first time AND you were eligible to enroll before May 15, 2006:
  - You may be subject to a Late Enrollment Penalty. The Late Enrollment Penalty is a 1% surcharge for each month you delayed enrollment. Therefore, if you were eligible for Part D in May 2006, but do not enroll until December 2006, you will have to pay your premium PLUS an additional 7% of your premium each month.
  - **The Late Enrollment Penalty does not apply to you if you are eligible for Extra Help for low-income individuals and enroll on or before December 31, 2006.** To find out if you can receive Extra Help, visit <http://www.benefitscheckup.org> or contact your local Social Security Office.
- If you are already enrolled in a Part D plan:
  - Be sure to review all of the available plan options in your area, *even if you like the plan you are currently enrolled in*. Plans change from year to year, so your current plan may cost more or offer different benefits in 2007 than it did in 2006. Also, there may be a new plan option available in your area which better suits your needs.

For more information on the Medicare Part D prescription drug benefit, contact Medicare at 1-800-MEDICARE or <http://www.medicare.gov>.