



# Changes in Medicare make HBWD even more valuable.

Starting in January 2006, you will begin receiving your prescription drugs through Medicare instead of the Health Benefits for Workers with Disabilities Program (HBWD). Because you are in the HBWD program, you will not have to pay the Medicare Prescription Drug monthly premium of \$37 a month, the \$250 annual deductible for drugs, or the co-pays. This could mean a savings of thousands of dollars a year depending on your prescription costs.

As long as you continue to pay the HBWD monthly premium, you will only pay a \$2 or \$5 co-pay per prescription. If you choose to stop paying the HBWD premium, after your next Medicare review, you will be responsible for paying all the Medicare premiums, deductibles and co-payments.

Starting in November, you will be asked to choose a Prescription Drug Plan. There will be a number to choose from and you will want to choose the one that best suits your prescription needs. If you do not choose a plan by December 31, 2005, you will be automatically assigned to a plan. You will have to use that plan to get your prescriptions starting January 1, 2006 unless you change plans.

The HBWD program will continue to pay for all your other health care needs. You will continue to receive coverage for doctor visits, hospitalization, counseling visits, eyeglasses, dental and other medical care.

If you have questions about how this affects you, please call us at 800-226-0768 or our TTY 866-675-8440.