

Everyone over the age of 65 will be required to select a new Prescription Drug Plan effective January '06.

Which plan is the best one for me? How does this effect my current plan? Are all plans on the approved list from CMS? When do I have to make a decision? Are there penalties for not signing up by the deadline? What if I don't sign up for one at all? How do I apply for 100% exemption from paying for my prescription drugs?

If you are curious about the answers to any of these questions, then you need to check out the Social Security's website and be on the lookout for a local seminar where the changes will be explained.

<http://www.ssa.gov/prescriptionhelp/>

As we hear of seminars in your area we will post them on our local community calendars.

Check back with us often for a date/time and location of these informative meetings.

Although Social Security determines entitlement to Medicare benefits, the Medicare program is administered by a different agency, the [Centers for Medicare & Medicaid Services](#) (CMS).

There also is a [Medicare Web site](#).

You can call **1-800-MEDICARE** (1-800-633-4227) to speak to a Medicare Customer Service Representative. TTY users should call 1-877-486-2048.

*You can be notified automatically of seminars and events by selecting **Free Subscription**.*