

# Frequently Asked Questions about MIT Prescription Drug Coverage and Medicare Part D

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## 1. Should I stay with MIT's plan or join Medicare Part D?

Only you can make this decision. However, understanding the following points should help you make up your mind.

- *MIT— Comprehensive Benefits*  
MIT has determined that the prescription drug coverage it offers you is, on average for all participants, expected to pay out as much or more than the standard Medicare Part D plan. Therefore, with MIT's coverage—in many cases—you will pay less out of your pocket for prescriptions than with the standard Medicare Part D plan.
- *Convenience*  
To keep your MIT prescription drug coverage you do not have to take any action. To join Medicare Part D you will have to go through an enrollment process, and, perhaps, choose a new pharmacy and learn new procedures.
- *For members of First Seniority and Tufts Medicare Preferred (formerly, Secure Horizons)*

### **Benefit Protection—Join Medicare Part D, Lose HMO Coverage**

If you choose to join Medicare Part D, neither Harvard Pilgrim First Seniority nor Tufts Medicare Preferred (*formerly* Secure Horizons) will permit you to stay in its plan. Therefore, if you join Medicare Part D you will **lose** your medical coverage from Harvard Pilgrim or Tufts.

This means you will be left with only Medicare Parts A, B, and D. To close the significant gaps in Medicare coverage you will need to join another Medicare supplement plan offered by MIT.

You may have to wait until MIT's annual open enrollment to join another Medicare supplement plan. In addition, joining another Medicare supplement plan means you may have to find new doctors and learn new procedures.

## 2. May I have both MIT and Medicare Part D coverages at the same time?

No. You may not have both coverages at the same time, so you have to make a choice.

## 3. I'm retired. How do I choose to stay with MIT's coverage?

You do not have to do anything. Your current coverage will remain in effect if you make no changes during MIT's retiree open enrollment in November 2005.

## 4. I'm going to retire soon. How do I choose MIT's coverage?

Since you'll be retiring soon, you will be meeting with the Benefits Office staff who will help you to understand your options and guide you through the retirement benefits process.

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### 5. If I join Medicare Part D and don't like it, can I switch back to MIT coverage?

Yes, but you will have to wait until MIT's retiree open enrollment period to switch back. As a result, the earliest you could switch back would be in the fall of 2006 for MIT coverage to restart on January 1, 2007.

Remember that MIT reserves the right to change these plan rules in the future.

### 6. What happens if I join Medicare Part D by accident?

You can withdraw your application to join Medicare Part D at any time before the coverage begins by contacting the Medicare-appointed private insurance company whose coverage you mistakenly chose.

### 7. How do I find out exactly what's covered by Medicare Part D and MIT?

#### Medicare Part D

Medicare Part D benefits will be provided by private insurance companies chosen by Medicare. In 2006, seventeen companies will provide coverage in Massachusetts. Most of these companies will offer both standard Medicare Part D coverage and more generous plans.

To learn about these insurance companies or updated information visit Medicare on the internet at [www.medicare.gov](http://www.medicare.gov) or call 1-800-633-4227 (TTY number 1-877-486-2048).

#### MIT

If you are covered by Medex, contact Express Scripts, MIT's prescription drug benefit manager, for coverage details. You can reach Express Scripts by calling 1-800-451-6245. Express Scripts also has an internet tool at [www.express-scripts.com](http://www.express-scripts.com) that provides detailed coverage and cost information.

If you are covered by Tufts Medicare Complement, call 1-800-462-0224 for coverage details.

### 8. What happens if MIT changes its prescription drug coverage so that it's no longer as good as it is today? Or if MIT drops its prescription drug coverage all together?

Since you have *creditable coverage* today, you will be able to join Medicare part D without paying a penalty for late enrollment, as long as you join Medicare Part D within 63 days of losing *creditable coverage*. If you join Medicare Part D after this time limit you will have to pay a permanent, late enrollment penalty that will increase your Medicare Part D premium by at least 1% for every month you are late in joining Medicare Part D.

If MIT changes your benefit so that you no longer have *creditable coverage* or eliminates the benefit all together, you will receive an important notice from the Institute.

For more information contact the MIT Benefits Office  
telephone: 617-452-3694 email: [MedipartD@mit.edu](mailto:MedipartD@mit.edu)