

# PRINCETON HR *Solutions*

October 13, 2011

Dear Medicare Client:

## **ANNUAL ELECTION PERIOD – OCTOBER 15<sup>TH</sup> TO DECEMBER 7<sup>TH</sup>**

This is the time of year when changes can be made to your prescription drug card. This open enrollment is your opportunity to search for a drug card that may be better suited for your prescription needs in 2012. Most cards make changes to their formularies each year so we recommend all clients revisit their options to ensure they have the best card available for their individual needs. You can search all available cards at [www.medicare.gov](http://www.medicare.gov); or, if you would like our office to review on your behalf, please email a list of your prescriptions (include name/dose/frequency) to [rx@princetonhrsolutions.com](mailto:rx@princetonhrsolutions.com) or fax to 866-625-6856.

**You could be making a costly mistake if you do not revisit all available options. Note that the biggest differences in out-of-pocket costs over the year usually occur with brand name drugs.**

The pharmaceutical companies will continue to pay 50% of the cost of brand name drugs in 2012 when you reach the donut hole **but** the drug must be in your prescription card formulary to receive the discount. The cost of generic drugs in the donut hole will be 86% of the retail price. These discounts will take place at the pharmacy.

Note: We are not licensed with any of the drug card companies and therefore do not represent you as the 'agent' on the prescription cards. Our desire is to assist you in getting the best card available for your individual needs. We review all available cards within your state based upon your individual information and recommend the top choices to you.

Thank you,  
*Lisa Keith*