



California State Teachers'  
Retirement System  
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[www.calstrs.com](http://www.calstrs.com)

October 17, 2005

Dear CalSTRS Member:

This letter is being sent to you as a courtesy to make you aware of a new prescription drug program provided through Medicare, called Medicare Part D, and to give you information resources about it. Medicare Part D, which becomes effective January 1, 2006, does not affect the dollar amount of your CalSTRS retirement benefit.

As a partner in your retirement years, CalSTRS wants you to be informed about this program. While we do not administer Medicare Part D and cannot advise you whether you should enroll in it, we can give you information resources about it to help you make a decision. Those resources are at the end of this letter.

### **Find Out if This Program is Good for You**

We strongly urge you to consult your health maintenance organization or health insurance company prior to enrolling in Medicare Part D to determine whether or not this benefit is as good as or better than your current prescription drug program.

Private companies that provide prescription drug insurance will offer Medicare Part D under contracts with the federal government. Medicare Part D coverage and premiums will differ depending on a variety of factors such as benefits offered, location and date of enrollment. The value of this new prescription drug benefit will vary from individual to individual.

There is help in paying the premium. Those who are on a limited income and meet specific parameters may receive financial assistance under Social Security Administration's Limited Income Assistance Program. To determine whether or not you are eligible for financial assistance, contact Social Security using the resources listed below.

It is important to note CalSTRS cannot provide financial assistance to pay the Medicare Part D premium. However, we are looking into the possibility of deducting those payments from CalSTRS benefit checks as we do with other insurance premium payments. We will update you on the availability of this convenience in the *Retired Educator* newsletter and on our Web site at [www.calstrs.com](http://www.calstrs.com).

## **Dates and Deadlines**

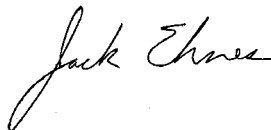
- *Initial Enrollment:* For those currently with Medicare coverage, the initial open enrollment period will be November 15, 2005 through May 15, 2006.
- *Coverage Begins:* Coverage will begin January 1, 2006, for those who enroll through December 31, 2005.
- *Coverage After January 1, 2006:* For those who enroll between January 1 and May 15, 2006, coverage will begin on the first day of the month after the month of enrollment.
- *Subsequent Open Enrollment:* An open enrollment period will be held annually starting November 2006 when enrollees will have the opportunity to make modifications.
- *Subsequent Coverage Dates:* For those who become eligible to enroll after January 1, 2006, coverage will begin on the first day of the month following the date that the enrollment is completed and accepted by the prescription drug insurance provider.

## **Additional Information and How to Enroll**

For additional information about Medicare Part D, how to enroll and the Limited Income Assistance Program, contact the following resources:

- Your current HMO or health care company.
- California Health Insurance Counseling and Advocacy Program at **www.calmedicare.org** or **(800) 434-0222** to receive objective information from trained and registered volunteer counselors on Medicare, Medicare supplement insurance and health insurance.
- Center for Medicare & Medicaid Services at **www.medicare.gov** or **(800) MEDICARE (633-4227)** or **TTY (877) 486-2048**.
- Social Security Administration at **www.socialsecurity.gov** or **(800) 772-1213** or **TTY (800) 325-0778** for information on the Limited Income Assistance Program. Please note CalSTRS cannot provide financial assistance to pay the Medicare Part D premium.

Sincerely,



Jack Ehnes  
Chief Executive Officer