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What the new prescription drug benefit will do for you.  
No sound bites. No spin. No politics. Just the facts.

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Congress has just voted to add a prescription drug benefit to Medicare. While the benefit isn't perfect, it's an important step forward that we can build on in the future. Here are some important ways that older Americans and their families will be helped by this benefit:

1. **It protects traditional Medicare:**  
Nothing in the legislation undermines traditional fee-for-service Medicare. And anyone can stay in it if they choose.
2. **All Medicare beneficiaries will have access to drug coverage:**  
This is a guaranteed drug plan for all beneficiaries, regardless of where they live.
3. **This new drug benefit is voluntary:**  
People can elect to keep any existing coverage they have, and no one will be forced to enroll in the new program.
4. **It helps those who need it most:**  
The new benefit provides for comprehensive drug coverage for people with low incomes, at minimal cost to them.
5. **It protects those with the highest drug costs:**  
After a beneficiary reaches the \$3,600 out-of-pocket limit, the federal government will pay for 95% of prescription drug costs.
6. **It protects retiree coverage:**  
The legislation provides financial incentives for employers (both public and private) so that people who already have good private coverage will not lose it.
7. **It provides new preventive services:**  
The legislation provides for new coordinated chronic disease management, preventive screening for heart disease and an introductory physical exam.
8. **Discount card:**  
Beneficiaries can choose a Medicare discount card that will provide some immediate help with drug costs. In addition, many low-income beneficiaries will receive a \$600 subsidy on their card.

And we promise to **keep** fighting to make your prescription drugs more affordable.

