

Dear SILVERxCARD Beneficiary:

You received letters from us earlier explaining the changes in your prescription drug coverage. SILVERxCARD will end on December 31, 2005, and will be replaced with the new Gap Assistance Pharmacy Program for Seniors (GAPS). GAPS will provide state pharmacy assistance to supplement the new Medicare prescription drug coverage for seniors. We are now identifying which Medicare Prescription Drug Plans are participating in GAPS.

Join a Medicare Prescription Drug Plan (PDP)

Medicare prescription drug coverage does not begin until you have joined a Prescription Drug Plan. If you do not pick a Medicare Prescription Drug Plan by December 31, 2005, your coverage will not begin January 1, 2006, and you could miss prescription drug coverage. To benefit from GAPS, you must select a PDP that is participating in GAPS. Not all Medicare PDPs will be participating in GAPS. The following plans will participate with GAPS. **You must join one of these plans to participate in GAPS.**

SOUTH CAROLINA		
Company Information	Plan Name	Telephone Number
BlueCross BlueShield of SC (S5953)	MedBlue Rx (001)	1-800-930-2836
BlueCross BlueShield of SC (S5953)	MedBlue Rx Plus (002)	1-800-930-2836
Community Care Rx [Member Health, Inc.] (S5803)	Community Care Rx Basic (078)	1-866-684-5353
Community Care Rx [Member Health, Inc.] (S5803)	Community Care Rx Choice (146)	1-866-684-5353
Community Care Rx [Member Health, Inc.] (S5803)	Community Care Rx Gold (112)	1-866-684-5353
First Health Life and Insurance Company (S5768)	First Health Premier (012)	1-800-588-3322
InStil Health Insurance Company (S5946)	InStil Rx (001)	1-877-446-7845
InStil Health Insurance Company (S5946)	InStil Rx Plus (003)	1-877-446-7845
WellCare (S5967)	WellCare Signature (043)	1-888-423-5252
WellCare (S5967)	WellCare Complete (077)	1-888-423-5252
WellCare (S5967)	WellCare Premier (112)	1-888-423-5252

Extra Help

The federal government provides *Extra Help* with Medicare prescription drug costs for those with limited income and resources. To qualify, your monthly income must be below \$1,197 (\$1,604 for a couple) and your countable resources must be below \$11,500 (\$23,000 for a couple). Resources are defined as money you may have and property you may own. If you think you may qualify for this *Extra Help*, please apply right away. This *Extra Help* will benefit you more than GAPS. Online applications for *Extra Help* are available at www.socialsecurity.gov or call 1-800-772-1213.

You have the right to request an appeal

You have the right to request an appeal if you think the law does not apply to you or if you think we do not have the right facts about you. If you ask for an appeal because you think the law is wrong, your appeal will be decided without a hearing. To request an appeal, send your request in writing to: SILVERxCARD Eligibility Worker, Central Eligibility Processing, PO Box 100101, Columbia, South Carolina 29202.

Do you need help?

If you have questions about the new South Carolina Medicaid GAPS program, please call 1-888-549-0820. If you have additional questions about Medicare prescription drug coverage, please contact Medicare at www.medicare.gov or 1-800-MEDICARE (1-800-633-4227).