

- number in the blue pages of the telephone book or online at www.naag.org/current-attorneys-general.php.
- A paper check will be mailed to the address Social Security uses to reach you. If you need to change your address, please call Social Security at 1-800-772-1213. If you prefer, a change of address may also be reported by calling or visiting your location Social Security office. You can find contact information at www.ssa.gov/locator.
 - You may be able to avoid the gap in your coverage and save money on your drugs. Use AARP's Doughnut Hole Calculator at www.aarp.org/doughnuthole. The calculator will show you if you will fall into the doughnut hole this year. It also identifies less costly drugs available in your Part D plan. This may help you save money by delaying when you reach the doughnut hole or by keeping you out of the coverage gap altogether.
 - Starting in 2011, if you reach the coverage gap you will get a 50 percent discount on brand-name drugs and a 7 percent discount on generic prescription drugs, but the full cost of the drugs will be applied toward getting you through the doughnut hole. By 2020, the gap will be eliminated entirely. That means that people who now pay 100 percent of their drug costs in the doughnut hole instead will pay a copayment or coinsurance of no more than 25 percent. Rather than the doughnut hole, you should pay a fairly consistent co-payment or co-insurance all the way up to the catastrophic limit. If your drug needs go beyond the catastrophic limit, your portion will be limited to a 5 percent coinsurance for your drug costs.

Check www.aarp.org/getthefacts frequently for the latest information.

DR. MICHAEL FEDERICI OF
MERCYHURST COLLEGE,
I PRESUME

We are fortunate to have him back
since his travels to the Emerald Isle.
Dr. Federici will once again update us
on the political arenas
here and abroad.

Don't miss his presentations on
Thursdays, July 1 and July 8.

He continues on
August 5 and August 12.

All at 1pm.

