



State of New Jersey

DEPARTMENT OF HEALTH AND SENIOR SERVICES

PO BOX 715  
TRENTON, NJ 08625-0715

JON S. CORZINE  
Governor

[www.nj.gov/health](http://www.nj.gov/health)

HEATHER HOWARD  
Commissioner

Dear Senior Gold Beneficiary,

Please read this letter carefully and keep it for your records.

The new State budget makes two important changes to the Senior Gold Prescription Discount Program.

**1. Certain drugs that are excluded from coverage by the Medicare Part D program will no longer be covered by Senior Gold.**

Effective August 1, 2009, Senior Gold will no longer cover the following medications (you should be aware that these drugs may NOT be included in your Medicare Part D coverage): drugs to treat impotency, cosmetic drugs (including but not limited to drugs used to treat skin conditions, weight gain, weight loss, or hair loss), cough and cold products, and vitamins. Senior Gold will continue to pay for benzodiazepines and barbiturates.

**2. Senior Gold will only provide coverage as secondary payer for those medications that are on the list of covered drugs provided by your Medicare Part D prescription drug plan.**

Effective August 1, 2009, Senior Gold will provide secondary coverage if necessary for a medication only if your Medicare Part D prescription drug plan pays first for that medication on its list of covered drugs (known as a formulary). This means that if your Part D plan is the primary payer for a medication covered on its formulary, Senior Gold will provide coverage as secondary payer if needed for that drug, and you will only have to pay your regular Senior Gold copayment for drugs covered under the Senior Gold program. You may even pay less than the Senior Gold copayment if your Medicare Part D plan charges you less for that medication.

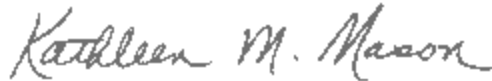
However, if your Medicare Part D prescription drug plan does not pay for a medication because the drug is not on its formulary, you will have to switch to a drug on your Part D plan's formulary, or your doctor will have to request an exception due to medical necessity directly to your Part D plan. This means that if you do not switch to a formulary drug or your doctor does not request an exception, you will be responsible for handling the appeal process yourself directly with your Part D plan and for paying the entire cost of the drug during the appeal period.

You must join a Medicare Part D prescription drug plan if you haven't done so already in order to use your Senior Gold benefits unless you are not eligible for Medicare Part D or unless you have other exceptional prescription coverage. Senior Gold coverage is NOT considered "creditable coverage" for enrollment purposes in Medicare Part D.

Because Senior Gold is not creditable coverage, the federal Medicare program may charge you a late enrollment penalty (1) when you first enroll in a Medicare Part D prescription drug plan, or (2) if you drop your current Medicare Part D coverage and then try to re-enroll in Part D at a later date. If Medicare charges you a Part D late enrollment penalty, you must pay the penalty every month you are enrolled in Medicare Part D in addition to the monthly premium you must pay directly to your Medicare Part D plan.

Please call the Senior Gold toll-free hotline **1-800-792-9745** if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Kathleen M. Mason".

Kathleen M. Mason  
Assistant Commissioner