

DSRA- BT

Important Notice About Your Creditable Prescription Drug Coverage and Medicare

This notice is for people who have Medicare. Please read it carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with our company and about your options under Medicare's prescription drug coverage, sometimes called Medicare Part D. This information can help you decide whether or not you want to join a Medicare drug plan.

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- 2. Your current prescription drug coverage through our group health plan meets the standard level of drug coverage set by Medicare and is considered Creditable Coverage.**

Because your current prescription drug coverage is Creditable, you can keep your current coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan. Before you join a Medicare drug plan you should compare your current coverage (including which drugs are covered and at what cost) with the coverage and cost of the Medicare prescription drug plans in your area.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7. However, if you lose your current Creditable prescription drug coverage, through no fault of your own, you will be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Join A Medicare Drug Plan?

If you join a Medicare drug plan and keep your current plan coverage, it will not be affected. If you join a Medicare drug plan and drop your current plan coverage, be aware that you and your dependents may not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) to Join A Medicare Drug Plan?

If you drop or lose your current plan coverage and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per

month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your Medicare drug coverage premium may be at least 19% higher than the Medicare base beneficiary premium. And, you may have to pay this higher premium (penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

For more information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below. You'll get this notice each year and if your group prescription drug plan coverage becomes non-creditable. You may request a copy at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

See the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. Or, the handbook can be found at www.medicare.gov. You may also be contacted directly by Medicare prescription drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you join a Medicare drug plan you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty).

After May 15, 2006, this individual has been covered under Prescription Drug Coverage that is Creditable from [01.01.2020](#) to [12.31.2020](#)