

Important Notice from Harnett County Government about Your Prescription Drug Coverage and Medicare

If you or your covered dependents are eligible for Medicare or may be eligible for Medicare in the next twelve months, then please read this notice carefully and keep it for your records. This notice has information about your current prescription drug coverage included in your Harnett County Government group health insurance plan and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is on the next page of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. In 2006 Medicare prescription drug coverage became available to everyone with Medicare. You can get this coverage by joining a Medicare Prescription Drug Plan or 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. **Harnett County Government has determined that the prescription drug coverage included in your current group health insurance plan is Creditable Coverage, meaning that on average it is at least as good as standard Medicare prescription drug coverage.** Because your existing coverage is Creditable Coverage, you can keep it instead of joining a Medicare drug plan and you won't have to pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

If you drop or lose your Creditable drug coverage included in your current group health insurance and you don't join a Medicare drug plan within 63 days after the 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 Medicare prescription drug premium may go up by at least 1% of the base beneficiary premium per month for every month that you did not have that coverage. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following Annual Election Period to join.

You can join a Medicare drug plan when you first become eligible for Medicare and each year during the Annual Election Period from October 15th through December 7th. If you lose your creditable prescription drug coverage, through no fault of your own, you will be eligible for a sixty (60) day Special Enrollment Period (SEP) to join a Part D plan. In addition, if you lose or decide to leave your current group health insurance plan, you will be eligible to join a Part D plan at that time using an Employer Group Special Enrollment Period.

You may compare your current group health insurance drug coverage, including which drugs are covered at what cost, with the coverage and costs of the Medicare drug plans available in your area. **If you decide to join a Medicare drug plan in addition to your current group health insurance coverage, your coverage from your current group health insurance may be adversely affected. If you do decide to join a Medicare drug plan and drop your current group health insurance, be aware that you and your dependents may not be able to return to your group health insurance coverage. Please contact our office at the address or phone number listed at the bottom of this page for guidance.**

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare 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).

For more information about this notice or your current prescription drug coverage:

Contact the person listed below for further information.

You’ll get this notice each year in advance of the Medicare drug plan Annual Election Period. You will also receive this notice if the drug coverage included in your group health insurance plan changes. You also may request a copy.

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show that you have maintained Creditable Coverage.

Date:	May 25, 2018
Organization:	Harnett County Government
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