



Important Notice to those Eligible for Medicare and the Fairfield County Health Benefit Plan about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Fairfield County and about your options under Medicare’s prescription drug coverage. This notice is intended for individuals who are eligible for both Fairfield County’s Health Benefit Plan as well as Medicare. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

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

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. Fairfield County has determined that the prescription drug coverage offered by the Fairfield County Health Benefits Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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 15th through December 7th. If you lose your current creditable prescription drug coverage, through no fault of your own, you will also 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 decide to join a Medicare drug plan?

Your current coverage pays for other health expenses in addition to prescription drugs. If you enroll in a Medicare prescription drug plan, you and your eligible dependents will still be eligible to receive all of your current health and prescription drug benefits. Your current coverage through the Fairfield County Health Benefits Plan will coordinate with Part D coverage. If you decide to join a Medicare drug plan, your current Fairfield County coverage will not be affected.

If you drop your current prescription drug coverage and enroll in Medicare prescription drug coverage, you may enroll back into the Fairfield County Health Benefits Plan during open enrollment or it can be handled as a life event.

When will you pay a higher premium (penalty) to join a Medicare drug plan?

You may pay a higher premium (a penalty) to join a Medicare drug plan if you drop or lose your current coverage with Fairfield County and don't join a Medicare drug plan within 63 continuous days after your current coverage ends.

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 premiums per month for every month that you did not have coverage. For example, if you go nineteen month without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. 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 October to join.

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

- Visit www.medicare.gov
- Refer to the "Medicare & You" handbook mailed out yearly directly from Medicare
- Call the Ohio Senior Health Insurance Information Program (OSHIIP) at 1-800-686-1578
- 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 more 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 Fairfield County Human Resources at 740-652-7893.

Note: You will receive this notice each year before the next period you can join a Medicare drug plan and if the coverage through the Fairfield County Health Benefits Plan changes. You may request a copy of this notice at any time.

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 whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).