

**IMPORTANT NOTICE FROM THE EPC SCHOOLS BENEFIT PLAN ABOUT
YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE**

**IF YOU OR YOUR DEPENDENT ARE ELIGIBLE FOR MEDICARE AND MEDICARE D DRUG
COVERAGE ... PLEASE READ THIS**

This notice has information about your current prescription drug coverage with the EPC Schools Benefit Plan provided by your school district, and Medicare's prescription drug coverage. It also tells you where to find more information to help you make decisions about your prescription drug coverage. Please read this notice carefully and keep it where you can find it. Please share this information with your spouse.

1. October 15 through December 7 is an open enrollment period for the Medicare prescription drug coverage which is called Medicare D. This is available to those who are eligible for Medicare.
2. The EPC has determined that the prescription drug coverage offered by the EPC Benefit Plan is expected to pay out as much as or more than the standard Medicare prescription drug coverage will pay. This means **you do not have to enroll for Medicare D now**. No late enrollment penalty will be charged when you finally drop your current plan and pick-up Medicare.*
3. Read this notice carefully – it explains the options you have under the Medicare prescription drug coverage and can help you decide whether or not you want to enroll.

Prescription drug coverage is now available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might offer more coverage for a higher monthly premium.

People with Medicare can enroll in a Medicare prescription drug plan during the open enrollment period from October 15 through December 7. Generally those who do not enroll during the first open enrollment period will pay a late enrollment penalty of 1% per month if they go 63 days or more without **comparable coverage** and subsequently enroll in a Medicare drug plan.

HOWEVER, because you have existing prescription drug coverage that, on average, is as good as Medicare coverage, **you can choose to postpone your Medicare prescription drug plan enrollment**. You have **comparable** coverage so no penalty will be charged when you change from your current plan to Medicare D.* Each year, you will have the opportunity to enroll in a Medicare prescription drug plan between October 15th through December 7th.

*You should also know that **if you drop or lose your coverage with your school district** you must enroll in Medicare D within 63 days to avoid a penalty. Your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, after your school district plan ends, your premium will be at least 19% higher than the amount other people pay. You'll have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until next October to enroll. **REMEMBER**, this penalty is waived while you are covered by the school district plan.

**For more information about this notice or
Your current prescription drug coverage...**

Contact our office for further information. NOTE: you may receive this notice at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage and if this coverage changes. You also may request a copy.

**For more information about your options under
Medicare prescription drug coverage...**

- Visit www.medicare.gov for personalized help
- Call the Ohio State Health Insurance Assistance Program at 1 800 686-1578 or www.ohioinsurance.gov
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

More detailed information about Medicare plans that offer prescription drug coverage is also available in the "Medicare & You 2013" handbook. You can get a copy of the handbook from Medicare or electronically by going to www.Medicare.gov/publications/pubs/pdf/10050.pdf. You may also be contacted directly by Medicare prescription drug plans.

For **people with limited income and resources**, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

About your prescription drug coverage under your EPC Schools Benefit Plan:

Prescription drug coverage is part of your EPC Schools Benefit Plan and cannot be enrolled in or cancelled separately from the medical coverage.

A complete description of your prescription drug coverage appears in your benefit plan booklet. Summaries of the coverage are available at the plan websites: www.myuhc.com or www.anthem.com or www.caremark.com or at www.epc-online.benelogic.com.

Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage after December 7, 2015, you may need to give a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date:	10/01/2015
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The EPC is the Southwestern Ohio Educational Purchasing Council – a consortium of area school districts working together to obtain the best prices for goods and services for the schools of Southwest Ohio.