

Important Notice from Clermont County Board of Commissioners 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 Clermont County and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription 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. Clermont County Human Resources department has determined that the prescription drug coverage offered by Clermont County Board of Commissioners through Humana which has been in effect since January 1, 2005, on average for all plan participants, is expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

If you maintain medical insurance through Clermont County, you are covered by the County's prescription drug plan. Clermont County's prescription plan is, on average, at least as good as standard Medicare prescription drug coverage. If you choose to continue your County coverage, you will not be required to pay extra if you later decide to enroll in Medicare prescription drug coverage.

Individual's can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15th through December 31st. Beneficiary's leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you are actively employed with Clermont County and do not participate in the County's prescription plan or decide to drop your Clermont County medical and prescription drug coverage and enroll in a Medicare prescription drug plan, you and your dependents will not be eligible to re-enroll in the County's plan until the next open enrollment period (effective January 1st each year) unless you experience a family 'status change' or 'qualifying event'.

If you are no longer actively employed with Clermont County and do not elect to continue your coverage (COBRA) or you choose to drop your COBRA coverage through Clermont County medical and prescription drug coverage and enroll in a Medicare prescription drug plan, be aware that you and your dependents may not be eligible to re-enroll in the County's plan.

When you become eligible for Medicare Part D, you may:

- Continue your existing coverage through Clermont County and decline Medicare Part D.
- Continue your existing coverage through Clermont County and elect a Medicare Part D plan as a supplement to or in place of your existing prescription coverage.
- Cancel your existing coverage and elect Medicare and Medicare Part D.

Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

ADDITIONAL INFORMATION:

- You should also know that if you drop or lose your coverage with Clermont County and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.
- If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, 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, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

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

Contact the Clermont County Human Resources Department at (513)732-7981. NOTE: You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through Clermont County changes. You also may request a copy at any time.

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 prescription drug plans. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see 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.

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

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

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