

Important Notice From Bonneville County About Your Prescription Drug Coverage and Medicare Part D

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Group Name: Bonneville County

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Please read this notice carefully and keep it where you can find it. This notice has information about Bonneville County prescription drug coverage with Blue Cross of Idaho and also contains information to help you decide whether or not you want to enroll in Medicare Part D (prescription drug coverage) for people who are eligible for Medicare. Medicare prescription drug coverage became available to everyone with Medicare in 2006.

- Bonneville County has determined that your prescription drug coverage with Blue Cross of Idaho is creditable.
- Creditable means that the amount this prescription drug coverage is expected to pay (on average) is as much as what the standard Medicare prescription drug coverage will pay (on average).
- When you become eligible for Medicare, you can enroll in Medicare Part D. If you do not sign up when first eligible, you may enroll between November 15 and December 31 of each year.
- If you do not sign up when first eligible and/or if you go 63 days or longer without prescription drug coverage that's creditable (at least as good as the standard Medicare prescription drug coverage), you may have to pay a higher monthly premium.
 - The higher premium charge is based on the number of months you did not have creditable coverage.
 - The penalty is 1% per month without creditable coverage. For instance, if you went 19 months without creditable coverage and then signed up for Medicare Part D, your premium would be 19% higher than the premium rate at the time you sign up.

Because the coverage you have with Bonneville County is at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to sign up for Medicare Part D – as long as you do not go 63 days or longer between the time you term your creditable coverage and sign up for Medicare Part D.

If you would like more information on creditable coverage, visit the CMS Web site at www.cms.hhs.gov/creditablecoverage.

More information on your options under Medicare prescription drug coverage can be found at:

- Medicare's Web site, www.medicare.gov
- The state of Idaho Senior Health Insurance Benefits Advisors, (800) 247-4422
- Medicare, (800) 633-4227; TTY users call (877) 486-2048

You will receive this notice annually or if the prescription drug coverage through Bonneville County changes. You may also request a copy at any time.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. To learn more, contact the Social Security Administration online at www.socialsecurity.gov or by telephone at (800) 772-1213; TTY users call (800) 325-0778.

Please keep this notice. If you sign up for Medicare prescription drug coverage, you may need to give a copy of this notice when you join so you do not pay the higher premium charge.