

Important Notice for Medicare Eligible Members

from

Putnam/Northern Westchester Health Benefits Consortium

about

Your Prescription Drug Coverage and Medicare

This notice is to inform you that, if you are enrolled in the Consortium's prescription drug plan, that plan is Creditable Coverage for 2018. That means that the coverage, on average, is as good or better than the standard Medicare part D prescription drug coverage.

A certified actuary with Aquarius Capital, an independent employee benefits consulting firm, has determined that the prescription drug coverage offered by the Consortium is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is 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 join a Medicare drug plan.

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 may be 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).

Remember: Keep this Creditable Coverage notice. If you later 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 whether or not you are required to pay a higher premium (a penalty).

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