

Important Notice from Novant Health about Your Prescription Drug Coverage and Medicare

About This Notice

Please read this notice carefully and keep it where you can find it. This notice has information about your 2019 Novant Health prescription drug coverage and prescription drug coverage available through Medicare.

Your Novant Health prescription drug coverage offered through OptumRx is creditable coverage, based on our determination. This means the amount that OptumRx expects to pay, on average for all plan participants, is the same or more than the standard Medicare prescription drug coverage.

Your Prescription Drug Coverage Options

You have the option of continuing your existing prescription drug coverage from Novant Health or enrolling in the Medicare prescription drug coverage.

You can enroll in Medicare prescription drug coverage when you first become eligible and each year between October 15th and December 7th. Since your existing prescription drug coverage is creditable coverage, you can choose to join a Medicare prescription drug plan later without having to pay a higher premium due to late enrollment.

IMPORTANT: If you decide to enroll in Medicare prescription drug coverage and drop your existing prescription drug coverage through OptumRx, be aware you may not be able to get this coverage back.

Also, even though your current prescription drug coverage with Novant Health is creditable, if you drop it and have a break in creditable coverage of 63 days or more before enrolling in the Medicare prescription drug coverage, you could be subject to paying higher premiums for coverage.

In addition, if you lose or decide to leave employer sponsored coverage; you will be eligible to join a Part D Plan at that time using an Employer Group Special Enrollment Period.

Limited Income Assistance

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this additional 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).

For More Information About This Notice

Contact Human Resources if you require further information about this notice. 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, or if this coverage changes. You also may request a copy of this notice.

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