



Kern County Human Resources

Important Notice

About Medicare and Your Prescription Drug Coverage from the County of Kern Employee Medical Benefit Plans

This notice applies only to persons enrolled in the Kern Legacy Health Plans: Kern Legacy Share Select, Kern Legacy Network Plus, Kern Legacy Max Choice and Kern Legacy Classic Choice. These plans are Kern County's Self-Insured Retiree Health Plans.

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the County and the prescription drug coverage that became available January 1, 2006 for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

1. **Starting January 1, 2006, Medicare prescription drug coverage became available to everyone with Medicare.**
2. **The County has determined that the prescription drug coverage offered by the County of Kern Employee Medical Benefit Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay.**
3. **Read this notice carefully - it explains the options you have under Medicare prescription drug coverage, and can help you decide whether or not you want to enroll.**

You may have heard about Medicare's new prescription drug coverage, and wondered how it would affect you. The County has determined that your prescription drug coverage with the County of Kern Employee Medical Benefit Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay.

Starting January 1, 2006, prescription drug coverage became available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans must provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

Because your existing coverage is on average *at least as good* as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare coverage.

People with Medicare may enroll in a Medicare prescription drug plan during periods set by Medicare (CMS), typically November 15th through December 31st each year. However, because you have existing prescription drug coverage that, on average, is as good as Medicare coverage, you can choose to join a Medicare prescription drug plan later.

If you do decide to enroll in a Medicare prescription drug plan and drop your prescription drug coverage through the County, be aware that you may not be able to get this coverage back.

If you drop your coverage with the County and enroll in a Medicare prescription drug plan, you may not be able to get this coverage back later. 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.

In addition, your current coverage pays for other health expenses, in addition to prescription drugs. You will not still be eligible to receive all of your current health and prescription drug benefits if you choose to enroll in a Medicare prescription drug plan.

For anyone who is Medicare eligible, you should know that if you **drop or lose your coverage with the County** and **don't enroll in Medicare prescription drug coverage** after your current coverage ends, **you may pay more to enroll in Medicare prescription drug coverage later**. If after May 15, 2006, 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 after May 15, 2006 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 most 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 November to enroll.

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

Contact WellDyneRx at 1-888-479-2000 if you have questions about your current Kern Legacy Health Plan. Contact Kern County Human Resources - Health Benefits if you have questions about why you received this notice. 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/or if this coverage changes. You also may request a copy.

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage are available in the "Medicare & You 2018" handbook. Medicare eligible person gets a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Medicare prescription drug plans from these places:

- Visit www.medicare.gov for personalized help.
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Kern County's Aging & Adult Services HICAP Program at (661) 868-1000.

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).

Remember: Keep this notice. If you enroll in one of the plans approved by Medicare which offer prescription drug coverage, 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.

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