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DIVISION**

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Prescription Drug Coverage and Medicare

This notice is to inform you that in compliance with Federal regulations, Salt Lake County's current prescription plan on the traditional Select Health and PEHP plans have been approved as credible coverage for a Medicare Part D Plan. This is for informational purposes only. This requires no action on your part unless you elect to subscribe to Medicare Part D in lieu of County insurance.

This notice has information about your current prescription drug coverage with Salt Lake 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.

Medicare prescription drug coverage became available in 2006 to Medicare plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by the Center for Medicare and Medicaid Services (CMS).

The High Deductible and Traditional PPO plans offered through Salt Lake County are expected to pay as much as the standard Medicare prescription drug coverage and are considered Creditable Coverage.

Your county 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 prescription drug coverage.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year during the Medicare Open Enrollment Period. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

If you decide to enroll in a Medicare prescription drug plan and drop your Salt Lake County coverage, you and your dependents will not be eligible for coverage until Open Enrollment with an effective date of January 1.

If you drop or lose your coverage with Salt Lake County and don't enroll in Medicare prescription drug coverage, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without credible prescription drug coverage your monthly premium may 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 may consistently be at least 19% higher than what it would have been if you had not had a lapse in credible coverage. You may have to pay this higher premium as long as you have Medicare prescription drug

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coverage. In addition, you may have to wait until the following Medicare Open Enrollment period to enroll.

For more information

Contact Select Health at (801) 442-5038 or PEHP at (866) 240-9580.

You will receive this notice annually and at other times in the future such as before the Medicare Open Enrollment period, and if this coverage through Salt Lake County changes.

Information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. 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 and 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
- Salt Lake County Aging and Adult Services at 385-468-3200

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

You may request copies of this letter by contacting Human Resources at 385-468-0580 or emailing benefits@slco.org. This notice is also posted online at benefits.slco.org.