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Creditable Coverage Disclosure Notice for Medicare Eligible Members

Important Notice from MAYFLOWER MUNICIPAL HEALTH GROUP (MMHG) about your Prescription Drug Coverage and Medicare

THIS NOTICE IS FOR MEDICARE ELIGIBLE SUBSCRIBERS AND/OR MEDICARE ELIGIBLE DEPENDENT(S) ONLY. Please disregard this notice if the MMHG health insurance subscriber and/or dependent(s) are not Medicare eligible.

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with one of the following towns/governmental units that are part of the MMHG; Abington, Bridgewater, Bristol County, Brockton Area Transit Authority, Carver Marion RRDD, Dartmouth Fire District No. 3, Greater New Bedford RRMD, Halifax, Hanover, Hanson, Hingham, Hull, Kingston, Marshfield, Norfolk County, North River Collaborative, Norwell, Onset Fire District, Pembroke, Plymouth County, Plymouth County Retirement Association, Plympton, Rochester, Rockland, Scituate, Silver Lake Regional School District, Southeastern Regional Transit Authority, Southfield Redevelopment Authority, South Shore Educational Collaborative, South Shore Emergency 911, South Shore Regional Vocational Technical High School, Wareham, Wareham Fire District, Water Works (Abington/Rockland), West Bridgewater, Whitman, Whitman-Hanson Regional School District.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. **Medicare prescription drug coverage became available in 2006 to everyone with Medicare. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**

2. **Mayflower Municipal Health Group has determined that the prescription drug coverage is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore 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 decide to join a Medicare drug plan.**

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

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.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

Please keep in mind that if you plan to continue to be covered under the Mayflower Municipal Health Group's health insurance plans, you do **not** need to purchase Medicare Part D.

If you decide to join a Medicare drug plan your current Mayflower Municipal Health Group coverage will not be affected. However, as an enrollee you would likely have more prescription drug coverage than is needed.

If you do decide to join a Medicare drug plan and drop your current Mayflower Municipal Health Group coverage, be aware that you and your dependents will only be able to get this coverage back at the next open enrollment period if allowed by your governmental unit.

Please inform us as soon as possible if you purchase Part D.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Mayflower Municipal Health Group and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

For More Information About This Notice..

Contact the person listed below for further information about this notice.

NOTE: You will receive this notice every year before the next period you can join a Medicare drug plan, and if the coverage through Mayflower Municipal Health Group changes. You also may request a copy of this notice at any time and is also posted on our website www.MMHG.org.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

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.

* There is a possibility that Medicare eligible retirees who meet the Medicare Part D low-income guidelines and who qualify for a government subsidy could do better under Part D than under the current Rx benefits offered through Mayflower Municipal Health Group. For information about this extra help if you have limited income and resources, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Date:	October, 2014
Name of Entity/Sender:	Mayflower Municipal Health Group (MMHG)
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Remember: Keep this Creditable Coverage notice. If you decide to 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, therefore, whether or not you are required to pay a higher premium (a penalty).