



## **Important Notice from the Evangelical Presbyterian Church Benefits Plan About Your Prescription Drug Coverage and Medicare October 2023**

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 Evangelical Presbyterian Church Benefits Plan and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is located at the end of this notice.

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. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. 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. The Evangelical Presbyterian Church Benefits Plan has determined that the prescription drug coverage offered by the Evangelical Presbyterian Church Benefits Plan 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 present 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 Evangelical Presbyterian Church Benefits Plan Coverage if You Decide to Join a Medicare Drug Plan?**

If you are covered under a medical/prescription plan provided by the Evangelical Presbyterian Church Benefits Plan and are approaching Medicare eligibility age or are currently enrolled in Medicare, you should check with your church or ministry employer to determine if your employer is obligated to provide medical/prescription coverage to Medicare eligible full-time employees.

- If your employer is obligated to provide medical/prescription drug coverage to Medicare eligible full-time employees, then the current prescription drug coverage you are being provided is creditable coverage and you do not need to enroll in a Medicare prescription drug plan until you lose your present creditable coverage. If you drop your present enrollment in the Evangelical Presbyterian Church Benefits Plan and enroll in Medicare prescription drug plan, you cannot re-enter the Evangelical Presbyterian Church Benefits Plan at a later date.
- If you are currently enrolled in the Evangelical Presbyterian Church Benefits Plan and your employer is not obligated to provide medical/prescription drug coverage to Medicare eligible full-time employees, you should enroll in a Medicare prescription drug plan to be effective upon the date of your Medicare eligibility or the date you lose your creditable coverage. The Evangelical Presbyterian Church Benefits Plan does not offer a prescription drug plan that coordinates with Medicare Part D drug coverage.

**For information on your current prescription drug coverage under the Evangelical Presbyterian Church Benefits Plan** provided through your employer go to <https://epc.org/benefits/2023medical/> and select your current plan to see your prescription drug coverage information.

### **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 present coverage with the Evangelical Presbyterian Church Benefits Plan and don't join a Medicare drug plan within 63 continuous days after your present coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

**NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage changes through the EPC Medical Plan. You can request a copy of this notice at any time.

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

**For information on Medicare Prescription Drug Plans** that Medicare eligible individuals have available to them when they become eligible for Medicare Part D the following link may be of assistance: <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn/index.html>

**Also, see the "Medicare & You" handbook** that you will receive a copy of in the mail every year from Medicare. You may also be contacted directly by Medicare drug plan sponsors.

**Other information about Medicare prescription drug coverage** can be found at:

- Visit [www.medicare.gov](http://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 is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**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).**

**For More Information about your current Prescription Drug Coverage:**

- Go to <https://epc.org/benefits/2023medical/> and select your current plan to see your prescription drug coverage information.
- Or contact Express Scripts Customer Service at 800-987- 5246.

**For More Information about this Notice:**

- Contact the EPC Benefits Administration Office at (877) 578-8707 or by email at [EPC@cdsadmin.com](mailto:EPC@cdsadmin.com)