

## Your Current Coverage

Your current coverage is listed in the upper right-hand corner of your personalized *Option Period Enrollment/Change Form*. Your form is being mailed in a separate security envelope. If you want to, you can switch to a different plan. If you do not return your enrollment/change form by December 7, you will automatically be enrolled in the same coverage you currently have, unless you are enrolled in a UnitedHealthcare plan. Remember, if you are enrolled in a UnitedHealthcare plan, you must make a new plan selection.

## Service Areas

- ◆ The HealthChoice Medicare supplement plans offered through OSEEGIB provide coverage throughout the United States. If you move out of the United States, you must notify your plan so that you can be disenrolled and find a new plan in your area.
- ◆ The ZIP Code service areas of the MA-PD plans are federally qualified areas in which the MA-PD plans provide services. You must be a permanent resident of the MA-PD plan's service area. Check the *MA-PD Plans' ZIP Code Service Areas* on pages 35 and 36 to make sure you reside in the MA-PD plan's service area.

## Creditable Coverage Notice

Prescription drug coverage is called *creditable* when the plan's prescription drug coverage pays, on average, at least as much as Medicare's standard prescription drug coverage. The Medicare supplement plans and MA-PD plans offered through OSEEGIB provide coverage that is equal to, or better than, the standard benefits of Medicare's prescription drug plan. All plans meet or exceed the standards set by the Centers for Medicare and Medicaid Services.

## Medicare Premiums and Deductibles

As of the print date of this Guide, the amounts for Medicare premiums and deductibles for 2013 were not available. Use this Guide together with your 2013 *Medicare & You* handbook for more information and exact amounts.

## Part D Income-Related Premium Adjustment

If you are a member of one of the Medicare supplement or MA-PD plans offered through OSEEGIB, your premium for Part D prescription drug coverage is included in your regular monthly premium. However, if your income is above a certain level, you must pay an additional premium for your Part D coverage. If you have to pay an extra amount, the Social Security Administration will send you a letter telling you what the extra amount will be. For more