

from your current Part D plan. If this occurs, OSEEGIB must change your coverage to the HealthChoice Medicare Supplement Plan Without Part D. Your coverage will be similar and include prescription drug coverage, but not Part D benefits. You must continue on the plan without Part D benefits until the next Option Period and pay the higher premium for that plan, or since you have other Part D (prescription) coverage, you can drop your health and prescription coverage through OSEEGIB, or drop your Part D coverage, whichever you decide. If you drop your coverage through OSEEGIB, you cannot regain coverage through OSEEGIB in the future, and you will lose any premium contribution made by your retirement system.

### **If You Currently Have Health Coverage Through Your Employer or Union**

If you or your spouse have health coverage through an employer or union, joining one of the plans offered by OSEEGIB may change your current coverage. Please read the information sent to you by your employer or union. If you have questions, see your benefits administrator. If you leave your plan and do not get other Medicare Part D coverage or other coverage that is as good as Medicare's (Creditable Coverage), in the future, you may have to pay Medicare's late enrollment penalty in addition to your premium for Part D prescription drug coverage.