

Creditable Coverage Notice

The Medicare Advantage Plans offered through OSEEGIB qualify as Medicare Advantage Prescription Drug (MA-PD) Plans. All MA-PD plans available through OSEEGIB offer Creditable Coverage. This means that if you elect a different Medicare plan the next year, you will not have a penalty.

Limiting Charge

If you go out of your plan's provider network, under Medicare guidelines, the highest amount you can be charged for a covered service by doctors and other health care suppliers who don't accept assignment is known as the limiting charge. The limiting charge is 15% over Medicare's approved amount. The limiting charge only applies to certain services and not to supplies or equipment.

Enrollment Periods

There are three time periods when you can enroll in or disenroll from an MA-PD plan.

- ◆ **The Initial Enrollment Period** – The Initial Enrollment Period refers to the time period when you first become eligible for enrollment. This seven-month period begins three months prior to your month of eligibility and extends three months beyond your month of eligibility. Your coverage is effective the first of the month in which you become Medicare eligible, or the first of the month following your election, whichever is later.
- ◆ **The Annual Coordinated Election Period** – This year, the annual Option Period (Annual Coordinated Election Period) runs through December 7. Once the annual Option Period ends, no plan changes can be made until the next annual Option Period.
- ◆ **Special Enrollment Periods** – Special Enrollment Periods may be allowed under certain situations. Your coverage is effective following the processing of your paperwork.

Extra Help Paying For Part D (Medicare Low-Income Subsidy Information)

People with limited incomes may get Extra Help to pay for prescription drug costs. This Extra Help is known as the *low-income subsidy* or *LIS*. Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual pharmacy deductibles, and prescription copays. Those who qualify are not subject to the Coverage Gap or the late enrollment penalty. To learn more or to apply, call Social Security toll-free at 1-800-772-1213, Monday through Friday, 7:00 a.m. to 7:00 p.m., Central time. TTY users call toll-free 1-800-325-0778. More information is also available on their website at www.socialsecurity.gov.

Grievance and Appeals Procedures

Under Medicare guidelines, each plan has a process in place to handle grievances and appeals regarding member complaints. Contact each plan for details regarding its procedures.