

premiums. Refer to the *Contact Information* section included in this guide.

- **Medicare Part D** pays for prescription drug coverage. All the plans offered through EGID provide Part D coverage. This means the plans all meet the benefit guidelines set by Medicare for creditable prescription drug coverage.



Your enrollment in Medicare is handled in one of two ways.

1. You are automatically enrolled.
2. You must apply. You should apply three months prior to your 65th birthday to avoid a possible delay in the start of your coverage.

Contact the Social Security Administration for more information.

To Continue Your Insurance and Enroll in a Medicare Supplement or MA-PD Plan

There are two forms you must complete to continue your health coverage.

1. Complete the *Application for Retiree/Vested/Non-Vested/Defer Insurance Coverage* on pages 11 and 12.
2. Depending on your current health plan, you must also complete either the *Application for Medicare Supplement With Part D* or the *Application for Medicare Advantage Prescription Drug (MA-PD) Plan*.

To Enroll in a Medicare Supplement Plan With Part D

The HealthChoice Medicare supplement plans provide supplemental benefits for Medicare Part A and Part B covered services, as well as Part D prescription drug benefits. The Plans pay benefits as if you are enrolled in both Medicare Part A and Medicare Part B.

The plans are:

- HealthChoice High Option Medicare Supplement Plans With and Without Part D
- HealthChoice Low Option Medicare Supplement Plans With and Without Part D

To enroll in a HealthChoice Medicare supplement plan with Part D, you must complete and return the *Application for Medicare Supplement With Part D* on pages 15 through 18 of this guide. Be sure to fill in your Medicare ID number (HICN). Your Medicare ID number must be provided to coordinate your benefits with Medicare.

To Enroll in a Medicare Advantage Prescription Drug (MA-PD) Plan

Medicare Advantage Prescription Drug (MA-PD) plans provide benefits for Medicare Part A and Part B covered services, as well as Part D prescription drug benefits.

You must be enrolled in Medicare Part A and Part B to be eligible for enrollment. When you enroll in an MA-PD plan, the plan replaces Medicare as your primary insurer.

