

If you or your dependent(s) currently have health coverage from an employer or union, enrolling in a Medicare Supplement With Part D plan offered by EGID could affect your employer or union health benefits. You could lose your employer or union health coverage if you enroll in a Medicare Supplement With Part D plan offered by EGID. Read the communications your employer or union sends you. If you have questions, visit their website- or contact the office listed in their communications. If there isn't information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help.

If you are assessed a Part D-Income Related Monthly Adjustment Amount (IRMAA), you will be notified by the Social Security Administration. You will be responsible for paying this extra amount in addition to your plan premium. You will either have the amount withheld from your Social Security or Railroad Retirement Board benefit check or be billed directly by Medicare. **Do NOT pay the Part D-IRMAA extra amount to EGID.**

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify won't have a Coverage Gap or a late enrollment penalty. Many people are eligible for these savings and don't even know. For more information about this Extra Help, contact your local Social Security office, or call Social Security toll-free at 1-800-772-1213. TTY users should call toll-free 1-800-325-0778. You can also apply for Extra Help online at www.socialsecurity.gov/prescriptionhelp.

If you qualify for Extra Help with your Medicare prescription drug coverage costs, Medicare will pay all or part of your plan premium. If Medicare pays only a portion of this premium, we will bill you for the amount that Medicare doesn't cover.

Please Read and Sign Next Page

By completing this enrollment application, I agree to the following:

The Medicare Supplement With Part D plans offered by EGID are Medicare supplement and prescription drug plans and have a contract with the federal government. I understand that this prescription drug coverage is in addition to my coverage under Medicare; therefore, I will need to keep my Medicare Part A and Part B coverage. It is my responsibility to inform EGID of any prescription drug coverage that I have or may get in the future. I can be enrolled in only one Medicare prescription drug plan at a time. If I am currently in a Medicare Prescription Drug Plan, my enrollment in a Medicare Supplement With Part D plan offered by EGID will end that enrollment. Enrollment in one of these plans is generally for the entire year. Once I enroll, I can only leave that plan or make changes if an enrollment period is available, generally during the Annual Enrollment Period, unless I qualify for enrollment under certain special circumstances.

The Medicare Supplement With Part D plans offered by EGID serve the entire United States. If I move out of the United States, I need to notify EGID so I can disenroll and find a new plan in my new area. I understand that I must use Network Pharmacies except in an emergency when I cannot reasonably use a Network Pharmacy. Once I am a member of one of the Medicare Supplement With Part D plans offered by EGID, I have the right to appeal plan decisions about payment or services if I disagree. I will read the Evidence of Coverage document provided by my selected plan when I get it to know the rules I must follow to get coverage.

I understand that if I leave this Plan and don't have or get other Medicare prescription drug coverage or creditable prescription drug coverage (as good as Medicare's), I may have to pay a late enrollment penalty in addition to my premium for Medicare prescription drug coverage if I re-enroll in the future.