



ASSURANT

## Important Notice about Creditable Prescription Drug Coverage and Medicare

The purpose of this notice is to advise you that the prescription drug coverage provided under the Blue Plan, Green Plan and Orange Plan options of the Assurant Health Plan is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2016. This is known as “creditable coverage.”

**Why this is important.** If you or your covered dependent are enrolled under the Blue Plan, Green Plan, or Orange Plan options of the Assurant Health Plan during 2016 and are, or become covered by Medicare, you may decide to enroll in a Medicare prescription drug plan later and not be subject to a late enrollment penalty, as long as you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment. You should keep this notice with your important records.

**If you or your family members currently are not covered by Medicare and will not become covered by Medicare in the next 12 months, this notice does not apply to you.**

### Notice of Creditable Coverage

Please read this notice carefully. It contains information about prescription drug coverage under the Blue Plan, Green Plan and Orange Plan options of the Assurant Health Plan and information about prescription drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

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You may have heard about Medicare’s prescription drug coverage (Medicare Part D), and wondered how it would affect you. Prescription drug coverage is available to everyone with Medicare through Medicare Part D plans. All Medicare Part D plans are required to provide at least a standard level of coverage set by Medicare. Some Medicare plans also offer more coverage for a higher monthly premium.

Individuals can enroll in a Medicare Part D plan when they first become eligible for Medicare, or each year from Oct. 15 through Dec. 7. Individuals leaving employer/union coverage may be eligible for a Medicare Special Enrollment Period.

If you are covered under the Assurant Health Plan you’ll be interested to know that your prescription drug coverage is creditable, meaning that on average, its coverage is at least as good as the standard Medicare prescription drug coverage for 2016. Therefore, coverage under this plan will help you avoid a late enrollment penalty if you later decide to enroll in a Medicare Part D plan.

If you decide to enroll in a Medicare Part D plan, you and your enrolled dependent(s) can continue to participate in the Assurant Health Plan. Before you decide whether to enroll in a Medicare Part D plan you should compare prescription drug benefits available under the Assurant Health Plan ( including whether the specific drugs you take are covered) with the coverage and cost of the Medicare Part D plans available in your area. As an active employee, if you choose to enroll in a Medicare Part D plan, the Assurant Health Plan will continue to be your primary carrier – the one that must pay benefits first. The Medicare Part D plan will be your secondary carrier. If you waive or drop coverage under the Assurant Health Plan, Medicare will be your only payer. You can re-enroll in the Assurant Health Plan during Annual Enrollment or if you have a qualified life event.

You should know that if you waive or leave coverage with Assurant and go 63 days or longer without creditable prescription drug coverage, through the Assurant Health Plan or another source, (once your applicable Medicare enrollment period ends) and later enroll in a Medicare Part D plan, your monthly Part D premium will be at least one percent higher for every month that you went without creditable prescription drug coverage. For example, if you go 19 months without creditable coverage, your Medicare Part D premium will be at least 19 percent higher than what you would have paid if your gap in creditable coverage was less than 63 days. You will have to pay this higher premium for as long as you have Medicare Part D coverage. In addition, you may have to wait until the following October to enroll in a Medicare Part D plan.

You may receive this notice at other times in the future, such as before the next Medicare Part D enrollment period, if coverage under the Assurant Health Plan changes, or upon your request.

### **For more information about your options under Medicare Part D plans**

More detailed information about Medicare Part D plans is in the *Medicare & You* handbook. Medicare participants will get a copy of the handbook every year from Medicare. You also may be contacted directly by Medicare prescription drug plans. Here's how to get more information about Medicare Part D plans:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help.
- Call your State Health Insurance Assistance Program (see a copy of the *Medicare & You* handbook for the telephone number).
- Call 1.800.MEDICARE (1-800.633.4227). TTY users should call 1-877.486.2048.

For those with limited income and resources, extra help paying for a Medicare prescription drug plan is available. More information is available from the Social Security Administration (SSA) by visiting SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or by calling 1-800.772.1213 (TTY 1-800.325.0778).

**Remember:** Keep this notice with your other important documents. If you enroll in a Medicare prescription drug plan after your applicable Medicare enrollment period ends, you may need to provide a copy of this notice when you join a Medicare Part D plan to show that you are not required to pay a higher Part D premium.

For more information about this notice or your prescription drug coverage, contact:

**Your Employee Services (YES) Center**

**260 Interstate North Circle**

**Atlanta, GA 30339**

**Email YES: [YES@assurant.com](mailto:YES@assurant.com)**

**Call YES: 866.324.6513**

**Assurant Corporate Benefits Department**

October 9, 2015