



Creditable Coverage Notice

The Federal government requires us to send you this Creditable Coverage Notice because you are covered by the Johns Hopkins Health System Corporation/The Johns Hopkins Hospital EHP Medical Plan and according to our records are (or soon will be) eligible for Medicare. Please read this Notice carefully and keep it where you can find it. If you have any questions, contact HCGH Human Resources at 410-740-7815.

This Notice has information about the Medicare prescription drug coverage. This Notice also tells you where to find more information to help you make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage (sometimes called “Medicare Part D”) became available in 2006 to everyone with Medicare.
2. The EHP Medical Plan prescription drug benefit is, on average for all plan participants, expected to pay as much in benefits as the standard Medicare prescription drug coverage is expected to pay. That means the EHP prescription drug benefit constitutes “creditable coverage” for Medicare purposes.
3. This Notice explains the options you have under Medicare prescription drug coverage, and can help you decide whether to enroll in Medicare coverage.
4. To keep your current EHP prescription drug benefit you do not have to do anything. You only need to act if you also want to have the Medicare prescription drug coverage.

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Prescription drug coverage is available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some Medicare plans might also offer more coverage for a higher premium.

Because your existing EHP Medical Plan prescription drug benefit is Creditable Coverage for Medicare purposes, you can keep your EHP benefit and not pay extra Medicare Part D premiums if you later decide to enroll in Medicare prescription drug coverage.

People with Medicare can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year thereafter from November 15 thru December 31st. Persons with EHP Medical Plan coverage may be eligible for a special enrollment period to sign up for a

Medicare prescription drug plan. However, because your EHP prescription drug benefit is Creditable Coverage for Medicare purposes, you can choose to wait and enroll in a Medicare prescription drug plan later.

Your EHP Medical Plan coverage pays for other health expenses, in addition to prescription drugs. You will still be eligible to receive all of your current EHP health and prescription drug benefits if you enroll in a Medicare prescription drug plan, provided you continue to elect and pay for EHP Medical Plan coverage.

You should also know that if you drop your EHP Medical Plan coverage and don't promptly enroll in Medicare prescription drug coverage after your EHP coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If you go 63 days or longer after your EHP coverage ends and before you enroll for Medicare prescription drug coverage (or some other coverage that constitutes creditable coverage), your monthly Medicare Part D premium will go up at least 1% per month for every month that you did not have coverage. For example, if you go nineteen months without coverage, your Medicare prescription drug premium will always be 19% higher than what most other people pay. You would have to pay this higher Medicare Part D premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next November to enroll in Medicare prescription drug coverage.

For more information about this Creditable Coverage Notice or your current EHP Medical Plan prescription drug coverage, please contact HCGH Human Resources at 410-740-7815.

You may receive this Notice at other times in the future, such as before the next Medicare prescription drug coverage open enrollment period. You also may request a copy at any time.

More detailed information about Medicare plans that offer prescription drug coverage is contained in the "Medicare & You" handbook. You should get a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can get more information about Medicare prescription drug plans from these places:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage Notice. If you later enroll for Medicare prescription drug coverage, you may need to give a copy of this Notice when you join to show that you are not required to pay a higher premium amount.