

7835 Freedom Avenue NW North Canton, OH 44720

IMPORTANT NOTICE: Your Medicare prescription drug plan won't be offered in 2024.

Important Notice about Changes to Your Medicare Prescription Drug Coverage

Keep this letter. It's proof that you have a special right to join a Medicare plan.

Dear Member,

Elixir Insurance PDP won't offer your Medicare prescription drug plan in 2024. This means that your prescription drug coverage through Elixir Insurance will end December 31, 2023. You'll need to join another Medicare prescription drug plan to get prescription drug coverage.

What do you need to do?

You will need to join another Medicare prescription drug plan to get prescription drug coverage after December 31, 2023. Because your plan will no longer be offered, you need to choose how you want to get your prescription drug coverage. If you don't choose another prescription drug plan by December 31, 2023, you won't have drug coverage starting January 1, 2024.

If you have not chosen a prescription drug plan by December 31, 2023, you still have other opportunities to join a drug plan. Because your plan will no longer be available to you, and to provide you additional time to evaluate your options, you have a special opportunity to join a new prescription drug plan any time until February 29, 2024. If you join a new Medicare prescription drug plan AFTER December 31, your coverage in the new plan won't start until the month after you join.

If you qualify for Extra Help now and in 2024, Medicare will mail you a blue notice by late October. The blue notice informs people who qualify for Extra Help that they'll be automatically reassigned to a new Medicare prescription drug plan or they can choose another Medicare prescription drug plan.

What happens if you don't join another Medicare prescription drug plan?

If you don't join another Medicare prescription drug plan, you won't have prescription drug coverage in 2024 and you may have to pay a lifetime Part D late-enrollment penalty if you have a break in coverage for 63 days or more, even if you join a prescription drug plan later.

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How do you get help comparing Medicare plans?

You have choices in how you get your Medicare coverage. You can join a Medicare health plan with prescription drug coverage or remain in Original Medicare and join another Medicare prescription drug plan. It's important to have coverage for your doctor visits and prescription drugs. Visit Medicare.gov or refer to your Medicare & You handbook for a list of Medicare health and prescription drug plans in your area. You may also refer to the attached list of Medicare health and prescription drug plans in your area.

If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

You can also get help comparing plans if you:

- Find your local State Health Insurance Assistance Program (SHIP) by visiting https://www.shiphelp.org/. Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is <u>free</u>.
- Call 1-800-MEDICARE (1-800-633-4227). Tell them you got a letter saying your plan isn't going to be offered next year and you want help choosing a new plan. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- **Visit** Medicare.gov. Medicare's official web site has tools that can help you compare plans and get answers to your questions. Click the "Find plans" tab to compare the plans in your area.

Note: Medicare isn't part of the Health Insurance Marketplace. Following the instructions in this letter will ensure that you are reviewing Medicare plans and not Marketplace options.

Important: If you have employer or union prescription drug coverage, contact your employer or union before you join a new plan. Ask how joining another plan will affect your employer or union benefits.

Disregard any 2024 plan materials you received before October 1, 2023.

If you need more information, please call us at 1-833-685-5385, TTY 711, 24 hours a day, 7 days a week. Tell the customer service representative you got this letter.

Thank you for your membership. We apologize for any inconvenience this may cause.

Sincerely,

