

October 15, 2022

## **Important Notice from Broward County Board of County Commissioners About Your Prescription Drug Coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Broward County Board of County Commissioners and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Broward County Board of County Commissioners has determined that the prescription drug coverage offered by Broward County Government is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### **When can you join a Medicare drug plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

**This notice is an annual requirement for insured members who will be age 65 in 2023.  
2023 notices were mailed to members by UnitedHealthcare.**

The prescription drug benefit included in all the health plans offered by Broward County is as follows:

**CDH Plan**

Tier	Prescription Fill Methods and Copays		
	Retail 30 Up a 30-day supply	Retail 90 Up to a 90 day supply	Home Delivery Program Up to a 90 day supply
Generics (Tier 1)	\$7	\$14	\$14
Preferred Brands (Tier 2)	\$30	\$60	\$60
Non-Preferred (Tier 3)	\$45	\$90	\$90
Specialty Medications	\$75	N/A	N/A

**HDHP Out-of-Network Plan (In network coverage only)**

Member Contributions	HDHP Out-of-Network Plan In-network Coverage Single Coverage	HDHP Out-of-Network Plan In-Network Coverage Family Coverage
Annual Deductible (integrated with Medical)	\$1,500	\$3,000
Co-Insurance	20%, after Deductible is met	20%, after Deductible is met
Annual Out of Pocket Maximum (Integrated with Medical)	\$3,425	\$6,850
Preventative Benefit (on Preventive Drug List)	\$0 (no deductible, co-insurance or annual Maximum)	\$0 (no deductible, co-insurance or annual Maximum)
Retail 30: Up to 30 Day Supply	20%, after deductible is met	20%, after deductible is met
Retail 90 :Up to a 90-Day Supply	20%, after deductible is met	20%, after deductible is met
Home Delivery: Up to a 90 Day Supply	20%, after deductible is met	20%, after deductible is met

**What happens to your current coverage if you decide to join a Medicare drug plan?**

If you decide to join a Medicare drug plan, your current Broward County Board of County Commissioners coverage will not be affected.

**Retirees Only:** If you decide to join a Medicare drug plan and cancel your current Broward County Board of County Commissioners health coverage, be aware that you and your dependents will not be eligible to re-enroll in this coverage at a later date.

**When will you pay a higher premium (penalty) to join a Medicare drug plan?**

You should also know that if you drop or lose your current coverage with Broward County Board of County Commissioners and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

**For more information about this notice or your current prescription drug coverage...** Contact the person listed below for further information or call Broward County Employee Benefit Services at 1-954-357-6700. **NOTE:** You will receive this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Broward County Board of County Commissioners changes. You also may request a copy of this notice at any time.

**For more information about your options under Medicare prescription drug coverage...** More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of 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.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 800-325-0778).

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**Remember: Keep the Creditable Coverage notice you receive from UnitedHealthcare in a safe place. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of the notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date: 10/14/2022  
Name of Entity/Sender: Broward County Board of County Commissioners  
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