

# Important Benefit Enrollment Information

## Eligible Dependents

- St. Louis County Medical, Dental, and Vision Plans dependent eligibility is the same. Eligible dependents include spouse, domestic partner (additional information and paperwork to enroll a domestic partner in medical coverage only is available from the Benefits Office), and children. Children may remain covered under St. Louis County's medical, dental, and vision plans as long as they remain: unmarried and dependent upon you for principal support and maintenance through the end of the year in which they turn 23. Children do not have to be full-time students to remain covered through the end of the year in which they turn 23.

However, children who are full-time students may remain as dependents through the end of the month in which they turn 27, or the end of the month in which they graduate.

## Making Coverage Changes After Open Enrollment

- A change to coverage selected during the open enrollment period may only be done if a change in status occurs during the year. This includes:
  - Marriage or divorce
  - Death of a spouse or dependent child
  - Birth or adoption of a dependent child
  - Termination or commencement of employment of a spouse
  - Moving between part-time and full-time employment by employee or spouse
  - Taking or returning from an unpaid leave of absence by an employee or spouse
  - Significant changes in health care coverage due to the employment of an employee's spouse
- Other similar changes in family status
  - Changes to coverage must be consistent with the change in status
  - Election change must be made within 31 days of the event or changes will not be made until the next open enrollment period.

# Creditable Coverage Notice

## Important Notice From St. Louis County Government About Your Prescription Drug Coverage and Medicare

This required notice is provided for the benefit of those employees, retirees, or their covered dependents with Medicare. If you or your dependents do not have Medicare, this notice does not apply to you.

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with St. Louis County Government and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription 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. St. Louis County Government has determined that the prescription drug coverage offered by the St. Louis County health plans is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

**Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.**

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15<sup>th</sup> through December 31<sup>st</sup>. Beneficiaries leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

**If you do decide to enroll in a Medicare prescription drug plan and drop your St. Louis County Government prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.**

Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan. When you become eligible for Medicare, you do not have to enroll in a Medicare Part D plan to maintain your medical and prescription drug coverage with St. Louis County Government. St. Louis County's current medical plans includes prescription drug coverage. If you enroll in a Medicare Part D plan along with St. Louis County's coverage, you may have more prescription drug coverage than you need. You should also know that if you drop or lose your coverage with St. Louis County Government and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

**For more information about this notice or your current prescription drug coverage...**

Contact the Benefits Office for further information at 314-615-8110.

**NOTE:** You will receive this notice annually and at other times in the future such as during the next St. Louis County open enrollment period or the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes. You may also request a copy.

**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 prescription drug plans. For more information about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://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 Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Reminder: Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.**

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| <b>Date:</b>                   | August 2006   |
| <b>Name of Entity/Sender:</b>  | St. Louis County Government                                       |
| <b>Contact—Position/Office</b> | Benefits Office<br>41 South Central Avenue<br>St. Louis, MO 63105 |
| <b>Phone Number:</b>           | 314-615-8110  |