

Important Notice about Your Prescription Drug Coverage and Medicare

Keep this Creditable Coverage notice. If you enroll in one of the plans approved by Medicare which offer prescription drug coverage, you may need to give a copy of this 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).

This notice has information about your current prescription drug coverage under the Brunswick medical plan 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. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

If you or your family members aren't currently covered by Medicare and won't become covered by Medicare in the next 12 months, this notice doesn't apply to you.

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. Brunswick has determined that the prescription drug coverage offered by the Brunswick medical plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep your existing coverage and will not pay a higher premium if you later decide to enroll in Medicare prescription drug coverage.

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 15 through December 7. However, if you lose your current creditable prescription drug coverage through no fault of your own, you will also be eligible for a two-month Special Enrollment Period to join a Medicare drug plan. Prescription drug coverage is available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

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. Remember, your current Brunswick coverage pays for other health expenses, in addition to prescriptions.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

If you are enrolled in the Brunswick medical plan, you can choose to join a Medicare prescription drug plan later without paying a penalty as long as you don't go 63 continuous days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage.

Starting with the end of the last month that you were first eligible to join a Medicare drug plan but didn't join, if you go 63 continuous days or longer without prescription drug coverage that's creditable, your monthly premium may go up by at least 1 percent 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 percent higher than the Medicare base beneficiary premium. You may have to pay this higher premium (penalty) as long as you have Medicare prescription drug coverage. Plus, you may have to wait until the following October to join.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you are a Medicare-eligible active employee or a Medicare-eligible dependent of an active employee, you can keep the Brunswick medical plan coverage even if you elect Medicare Part D and the Brunswick medical plan will coordinate with Part D coverage.

Brunswick does not offer a medical plan that excludes prescription drug coverage. Consequently, you must either maintain full coverage under an available Brunswick program or terminate coverage completely. You do not have the option of terminating only the prescription drug benefit. If you decide to elect Medicare Part D and drop your current Brunswick medical coverage, you should be aware that you and/or your family member(s) will not be able to return to this coverage except with the occurrence of a qualifying mid-year event that would be consistent with re-enrollment or at open enrollment.

If, as an active employee/family member who is eligible for Medicare, you decide not to enroll in a Medicare drug plan, there will be no impact on your coverage in the Brunswick medical plan (unless eligibility is due to end stage renal disease).

For More Information

You may receive this notice at other times in the future, such as before the next period you can enroll in Medicare prescription drug coverage or if this coverage changes. For more information about your options under Medicare prescription drug coverage, refer to 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. You can also visit **www.medicare.gov** or 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**, or call 1-800-772-1213 (TTY 1-800-325-0778).

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