

You can join a Medicare drug plan when you first become eligible for Medicare and each year from Oct 15 to Dec 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 (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

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 coverage will be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

If you decide you do not want to enroll in one of the new plans that provide Medicare prescription drug coverage, you can keep your current Medigap policy without changes. However, you cannot have prescription drug benefits from both a Medigap policy with Blue Cross and Blue Shield of Nebraska and a Medicare prescription drug plan at the same time. So if you enroll in one of the plan that provides Medicare prescription drug coverage and wish to keep your Medigap policy, please let us know as soon as possible. Federal law requires us to remove the prescription drug benefit from your Medigap policy, and your premium will be adjusted.

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 WKH 8 Q L Y H U V L W \ Coverage Will Be Affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

coverage through Blue Cross and Blue Shield of Nebraska changes. You may also 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

You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

Visit Oedicare.gov

- x Call your State Health Insurance Assistance Program (see the inside back