



ST. MARY'S COUNTY GOVERNMENT
DEPARTMENT OF HUMAN RESOURCES

Dina M. Davis
Director of Human Resources

COMMISSIONERS OF ST. MARY'S COUNTY

James R. Guy, President
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Notice of Creditable Coverage for Medicare Part D

Please read this notice carefully and keep it where you can find it.

The Medicare Modernization Act of 2006 requires group health plan sponsors that offer prescription drug coverage, such as the Commissioners of St. Mary's County, MetCom, Housing Authority, and St. Mary's County Library, to notify Medicare-eligible plan participants (employees and dependents) as to whether their prescription drug coverage is creditable coverage. Creditable coverage means coverage that is expected to pay on average at least as much as the standard Medicare Part D prescription drug coverage under Centers for Medicare and Medicaid Services (CMS) regulations.

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. The information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

No action is required on your part if you are happy with your current prescription drug coverage!

Prescription Drug Coverage and Medicare

- 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;
- The prescription drug plan offered by the Commissioners of St. Mary's County, MetCom, Housing Authority, and St. Mary's County Library 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; and
- 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 to 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.

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 health care coverage through the Commissioners of St. Mary's County, MetCom, Housing Authority and St. Mary's County Library will be affected. Your prescription drug coverage is packaged with your Medicare Supplemental medical coverage. If you cancel your prescription drug coverage, your

medical coverage will also be canceled including coverage for any dependents. **Once you cancel your coverage, the loss is permanent, and you cannot re-enroll 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 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 nineteen 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 Benefits@stmaryscountymd.gov for further information or by phone at 301-475-4200, extension 1100, or by letter to the address at the bottom of this page. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage 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.
- 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.SSA.GOV, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide 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).

Date:	September 1, 2026
Name of Entity:	Commissioners of St. Mary's County
Contact:	Benefits Administrator
Address:	P.O. Box 653, Leonardtown, MD 20659
Phone Number:	301-475-4200
Email:	benefits@stmaryscountymd.gov