



**For retired participants enrolled in the Fund's 'M' Plan**, the Fund has determined that since the 'M' Plan does not provide prescription drug coverage, your current coverage through this Plan is not creditable. We encourage you to enroll in a Medicare Prescription Drug Plan or a Medicare HMO Plan that offers prescription drug coverage if you haven't already done so. Your spouse and dependents not currently eligible for Medicare will continue to receive their prescription drug benefits through the Fund.

If you lose this notice and need another copy, please call the Operating Engineers Member Services Department at (866) 400-5200 or request a copy in writing from Director of Compliance, Operating Engineers Funds, Inc., P. O. Box 7063, Pasadena, CA 91109. Updated versions of this notice will be sent annually, and you will be informed if the Operating Engineers Health & Welfare Fund ever loses its creditable coverage status.

## **FREQUENTLY ASKED QUESTIONS**

### **(1) Do I need to do anything now?**

No, you can keep using the Operating Engineers Health & Welfare Fund's prescription drug program the same as you always have.

When you first become eligible for Medicare<sup>1</sup>, you will have the option to independently enroll in a Medicare Part D prescription drug plan. **However, by enrolling in a Part D plan you will permanently lose your current prescription drug coverage under the Operating Engineers Health & Welfare Fund and you will not be reimbursed for your Part D premiums.**

You should compare your current prescription drug program, including which drugs are covered, with the benefits and costs of the Medicare Part D plans available in your area. To view the official summary of approved Medicare Part D plans in any U.S. state, visit <https://www.medicare.gov/find-a-plan/questions/home.aspx>. Note that a Part D plan might not include your regular prescription drugs on its formulary. The Operating Engineers Health & Welfare Fund cannot provide you with a complete comparison of available Part D plans, but we urge you to carefully review any descriptions you may obtain.

### **(2) So why do I need to keep my notice of creditable coverage?**

In case you ever drop or lose your Operating Engineer's coverage, or in the unlikely event that the Operating Engineers' coverage becomes non-creditable, having this notice will allow you to immediately enroll in a Part D plan without having to pay a late enrollment penalty. Specifically, if you try to enroll after your initial eligibility period, you will be charged a permanent Part D premium surcharge of 1% for every month since your initial Medicare eligibility for which you cannot show that you had creditable coverage (if such non-creditable period exceeds 62 days). Also, you may have to wait for the next regular annual Part D enrollment period, which will be October 15<sup>th</sup> through December 7<sup>th</sup> for coverage in the following calendar year.

### **(3) How can I get more information on Medicare Part D?**

More detail is in the handbook "Medicare & You" that will be mailed to you by Medicare in October of each year. You may also be contacted directly by Medicare-approved Part D providers. At any time you can visit <http://www.medicare.gov/> or call 1-800-MEDICAR (1-800-633-4227). TTY users should call 1-877-486-2048.

Every state has a Health Insurance Assistance Program to help Medicare beneficiaries and their families with their health insurance choices and with problems that might arise. In

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<sup>1</sup> Your Medicare Initial Enrollment Period will be the month in which you become age 65, plus the preceding three months and the succeeding three months.

California it is called the “Health Insurance Counseling and Advocacy Program” (HICAP) and can be reached at 1-800-434-0222. Contact information for similar programs in other states will be listed in your “Medicare & You” handbook.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration website at <http://www.socialsecurity.gov/> or call them at 1-800-772-1213. TTY users should call 1-800-325-0778.

As in all cases, the Operating Engineers Health and Welfare Fund reserves the right to modify benefits at any time, in accordance with applicable law.

***Be sure to keep this 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 that you are not required to pay a higher premium.***