

Writers' Guild-Industry Health Fund

Terence L. Young, Chief Executive Officer

October 25, 2006

Important Notice from the Writers' Guild-Industry Health Fund about Your Prescription Drug Coverage If You Have Medicare Coverage

Please read this notice carefully and [keep it where you can find it](#). This notice has information about your current prescription drug coverage with the Writers' Guild-Industry Health Fund and prescription drug coverage 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. The Writers' Guild-Industry Health Fund has determined that the prescription drug coverage offered by the Health Fund 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.**
- 3. The information in this notice does not apply to you if you don't currently have Medicare.**

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

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



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If you are considering dropping your prescription drug coverage with the Health Fund 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 Writers' Guild-Industry Health Fund prescription drug coverage, be aware that you will not be able to reinstate your Health Fund coverage until the Fund's next annual open enrollment period, which occurs each year during the period December 15th through January 15th. Plan changes made during open enrollment become effective January 1st of the upcoming year.

If you enroll in the Medicare prescription drug program, your Writers' Guild-Industry Health Fund prescription drug coverage will be terminated. You will, however, remain eligible for all other Plan benefits that you were eligible for prior to enrolling in the Medicare prescription drug benefit, provided that you continue to qualify for those benefits.

You should also know that if you drop or lose your coverage with the Writers' Guild-Industry Health Fund and you don't enroll in Medicare prescription drug coverage plan soon 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 coverage. In addition, you may have to wait until next November to enroll.

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

Call the Health Fund's Medicare Part D Hotline at (800) 970-3106. NOTE: You may receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, or if this coverage through the Writer's Guild-Industry Health Fund changes. You may also request a copy of this notice from the Health Fund office at any time if you need one.

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. You can also get more information about Medicare prescription drug plans if you:

- Visit www.medicare.gov for personalized help,
- 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 coverage is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: 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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