

If you decide to join a Medicare drug plan, your current UAS group coverage

For example, you and your dependents be able to keep your current UAS coverage if you join a Medicare drug plan.

If you decide to join a Medicare drug plan and drop your current UAS group coverage, be aware that you and your dependents be able to get this coverage back.

You should also know that if you drop or lose your current coverage with UAS and do not 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.

Contact our office at the address and/or telephone number at the top of this notice for further information. 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 through UAS changes. You also may request a copy of this notice at any time.

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
- 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 personalizedhelp
- 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 , or call them at 1-800-772-1213 (TTY 1-800-325-0778).