Important Information for Employee's Age 65+ About Your Prescription Drug Coverage

If you are age 65 or older and enrolled in your employer's health plan, there are important changes coming in 2027 that could affect you.

What's Changing?
Medicare is increasing the standard that employer prescription drug coverage must meet to be considered creditable. This means your current coverage may not meet the new requirement.

Why This Matters
If your coverage is considered non-creditable:

- You could face a late enrollment penalty if you delay enrolling in a Medicare drug plan
- You may have a limited time to make changes without penalty

What You Should Do

Watch for your Annual Creditable Coverage Notice (usually sent before October 15 each year)
- Review your plan's status carefully
- Talk to a licensed professional
- Get help understanding your options

Your Options (If Coverage is Non-Creditable)

- Enroll in a Medicare Prescription Drug Plan (Part D)
- Consider a Medicare Advantage plan with drug coverage
- Review whether to stay on or leave your employer plan

Need Help? [Agent Name] is available to:

- Explain your options clearly
- Help you avoid penalties
- Guide you through enrollment decisions

Contact:
[Agent Name]
Licensed Insurance Agent
[Phone / Email]