Notice of Creditable Coverage

This is your "Notice of Creditable Coverage." If you are eligible for Medicare, please keep this document for your records.

Why You Are Receiving This Notice

The Episcopal Church Medical Trust (Medical Trust) is required to send this notice every year to all *Medicare-eligible* individuals who have prescription drug coverage under our plans. This letter provides assurance that the prescription drug coverage offered by the Medical Trust qualifies as creditable coverage and is expected to pay out at least as much as a standard Medicare prescription drug plan. In order to make sure everyone who needs this letter receives a copy, we are sending this letter to all individuals eligible for coverage under a Medical Trust plan—if you are not a Medicare-eligible individual, you can disregard this letter.

If you join a Medicare prescription drug plan, you may be required to provide a copy of this notice to show that you have maintained creditable coverage and, therefore, are not required to pay a higher premium (a penalty). If you are eligible for Medicare, please keep a copy of this notice with your important papers.

If you have any questions about this notice, please contact our Client Services team at 800-480-9967, Monday through Friday, 8:30 AM to 8:00 PM ET

IMPORTANT NOTICE FROM THE EPISCOPAL CHURCH MEDICAL TRUST ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

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 Episcopal Church Medical Trust (the Medical Trust) and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare prescription 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. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. 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 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 Medical Trust has determined that the prescription drug coverage it offers 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. 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 Prescription Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare, and then each year from October 15 to December 7.

However, if you lose your current creditable prescription drug coverage through no fault of your own, you would then be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare prescription drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Prescription Drug Plan?

If you decide to join a Medicare drug plan, your current Medical Trust coverage may be affected. If you are enrolled in a Medical Trust plan offered to active employees (a non-Medicare plan) and you join a Medicare prescription drug (Medicare Part D) plan, you can keep your Medical Trust prescription drug coverage, and your Medical Trust prescription drug coverage will coordinate with Part D coverage. If you are enrolled in a retiree medical plan offered through the Medical Trust, because these retiree plans include prescription drug coverage through Medicare, you may not keep this coverage if you join another Medicare Part D plan. Please contact us for more information about what happens to your coverage if you enroll in a Medicare Part D plan.

If you do decide to enroll in a Medicare Part D plan and drop your Medical Trust coverage, be aware that you and your dependents will be able to renew your Medical Trust coverage during the Medical Trust's annual enrollment period or following certain significant life events.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Prescription Drug Plan?

You should also know that if you drop or lose your coverage with the Medical Trust and don't join a Medicare prescription drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare prescription 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) for 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 our office at the phone number below for more information. NOTE: You'll get this notice annually. You will also get it before the next period you can join a Medicare prescription drug plan, and if your coverage through the Medical Trust changes. You may also request a copy 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 plans:

- Visit medicare.gov.
- Call your State Health Insurance Assistance Program (see the back inside cover of the *Medicare & You* handbook for their telephone number) for personalized help.
- Call 800-MEDICARE (800-633-4227). TTY users should call 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 socialsecurity.gov, or call them at 800-772-1213 (TTY: 800-325-0778).

Remember: Keep this Notice of Creditable Coverage.
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 30th, 2026
Name of Sender:	The Episcopal Church Medical Trust
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