IMPORTANT NOTICE FROM THE CITY OF WORCESTER ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Notice Date: October 2026 | Plan Year: January 1, 2027 through December 31, 2027

Please read this notice carefully and keep it where you can find it. This notice contains information about your current prescription drug coverage through the City of Worcester and your options under Medicare prescription drug coverage.

This information can help you decide whether you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered and the associated costs, with the coverage and costs of the Medicare prescription drug plans available in your area.

Important Information About Your Current Coverage and Medicare Prescription Drug Coverage

There are two important things you need to know:

1. Medicare prescription drug coverage is available to everyone with Medicare through Medicare Prescription Drug Plans (Part D) and Medicare Advantage Plans that include prescription drug coverage.

2. The City of Worcester has determined that the prescription drug coverage provided under its health plans is, on average for all plan participants, expected to pay as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage.

The City of Worcester has determined that the prescription drug coverage offered through the following plans is Creditable Coverage:

Active Employee Plans

- BCBS Network Blue Select Deductible
- BCBS Network Blue New England Options Deductible
- BCBS Blue Care Elect Preferred 90 with Copay
- HPHC ChoiceNet
- HPHC Focus Network
- HPHC Qualified High Deductible Health Plan (QHDHP)

Retiree Plans

- BCBS Medex II, paired with the Express Scripts Employer Group Waiver Plan (EGWP) Prescription Drug Plan
- HPHC Medicare Enhance, paired with the Aetna Medicare Prescription Drug Plan

Because your existing coverage is Creditable Coverage, you can keep your current prescription drug coverage and will not pay a higher Medicare Part D late enrollment penalty if you later decide to enroll in a Medicare drug plan, provided you do not experience a break in creditable coverage.

When Can You Join a Medicare Drug Plan?

You may join a Medicare drug plan:

- When you first become eligible for Medicare; and
- During Medicare's Annual Enrollment Period, generally from October 15 through December 7 each year.

In addition, if you lose your current creditable prescription drug coverage through no fault of your own, you may qualify for a Special Enrollment Period (SEP) that allows you to enroll in a Medicare drug plan.

What Happens if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Worcester prescription drug coverage may be affected.

For retirees enrolled in a City-sponsored Medicare plan that includes prescription drug coverage, enrolling in another Medicare Part D plan may result in the termination of your current Medicare prescription drug coverage and may affect your health plan enrollment.

Before enrolling in any Medicare drug plan, contact the City of Worcester Human Resources Department to understand how your City coverage may be affected.

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

If you drop or lose your current creditable prescription drug coverage and do not enroll in a Medicare drug plan within 63 continuous days, you may pay a higher premium, known as a late enrollment penalty, if you later join a Medicare drug plan.

The penalty amount depends on how long you went without creditable prescription drug coverage and may be added to your Medicare Part D premium for as long as you have Medicare prescription drug coverage.

For More Information About This Notice or Your Current Coverage

City of Worcester Human Resources Department
455 Main Street
Worcester, MA 01608
Phone: (508) 799-1030

More Information About Medicare Prescription Drug Coverage

Additional information is available from Medicare:

- Website: www.medicare.gov
- Telephone: 1-800-MEDICARE (1-800-633-4227)
- TTY: 1-877-486-2048