

## **Important Medicare Notice:**

As stated in the Pool Policy and Outline, Pool coverage is supplemental to Medicare Parts A & B for Medicare-disabled Pool enrollees. The Pool provides benefits on a <u>secondary</u> basis after Medicare Parts A & B, even if a Medicare-eligible Pool member does not enroll in Parts A & B. If you are covered by the Pool and are now or later become eligible for Medicare Disability coverage, you should not opt out of either Medicare Part A (Hospital Insurance) or Medicare Part B (Medical Insurance), even if you elect to remain enrolled in Pool coverage up to age 65. Regardless of whether you enroll in Part A and/or Part B, the Pool will pay secondary to what those coverages pay or would pay if you had not opted out, and you will be personally responsible for what Medicare would have covered.

In addition, since Medicare Part D and Medicare Advantage drug plans are available to Medicare beneficiaries, you are no longer eligible for Pool prescription drug benefits once you become eligible for Medicare Disability. Pool outpatient drug coverage terminates when you become eligible to enroll in Medicare. Therefore, you should enroll in a Medicare Part D drug plan or Medicare Advantage Plan just as soon as you become Medicare-eligible. If you qualify for a Medicare Advantage Plan, your overall premium cost will in most cases be lower than what you would pay to use Pool coverage to fill in the gaps behind Parts A & B.

The Center for Medicare Services ("CMS") offers several tools to assist you with the Part D or Medicare Advantage Plan selection process. You can call a CMS customer service representative at 1-800-MEDICARE (1-800-633-4227) or visit the Medicare website (<u>www.medicare.gov</u>) for complete information and assistance. You can also call the Texas Health Information, Counseling, and Advocacy Program at 1-800-252-9240 for personalized Medicare benefits counseling.

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