
Date: October 1, 2026

To: Retiree

From: Human Resources Benefits

Re: Creditable Coverage Compliance

In order to follow Federal mandates, Lee County must send Creditable Coverage letters to all retirees enrolled in one of our offered medical coverages.

No action is needed on your part. The notice means that Lee County BoCC has determined that the prescription drug coverage offered by Lee County BoCC Medical Plans, is on average for all participants, expected to pay out as much as the standard Medicare prescription drug coverage pays, and is therefore deemed Creditable Coverage.

If you should have additional questions, please contact Human Resources Benefits at 239-533-2245 and we will be happy to assist you.

Lee County Human Resources Benefits Team

1825 Hendry Street

Unit 200

Fort Myers, FL 33901

239-533-2245

Important Notice from Lee County BoCC 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 **Lee County Board of County Commissioners** 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 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 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. **Lee County Board of County Commissioners** has determined that the prescription drug coverage offered by the **Aetna Medical Plan** 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 Drug Plan?

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

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

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan or any Medicare supplement or "gap" plan, you will automatically be dropped from the **Aetna Medical Plan** as a result. Please be aware if this happens, you will not be able to get this coverage back. You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plan offered under Medicare D. See pages 7- 9 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription

drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.

Current prescription benefits under your Aetna Medical Plan are as follows:

All medically necessary drugs prescribed by physicians, with the following co-pays:

From the local pharmacy, 30-day supply:	Generic Drugs	\$10
	Brand Name Drugs	\$35
	Non-Formulary Drugs	\$50

Medically necessary drugs are dispensed as needed, without any annual dollar limits. In addition, your current coverage pays for health expenses other than prescription drugs, and you will no longer be eligible to receive your current health/prescription drug benefits if you choose to enroll in a Medicare prescription drug plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with **Aetna Medical Plan** and don't 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.

For More Information About This Notice Or Your Current Prescription Drug Coverage

Please contact the person listed below for further information. **NOTE:** 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 **Aetna Medical Plan** changes. You also may request a copy of this notice 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 coverage:

- Visit www.medicare.gov
- 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 personalized help
- 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 www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. 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:	October 1, 2026
Name of Entity/Sender:	Lee County Board of County Commissioners
Contact--Position/Office:	Benefits Manager, Human Resources
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