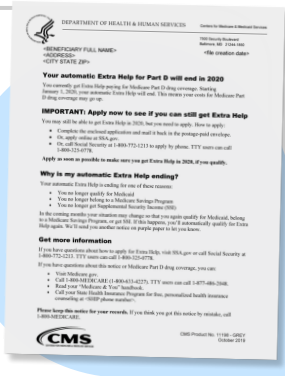




WHAT NOTICES WILL I RECEIVE IF I AM ENROLLED IN EXTRA HELP?

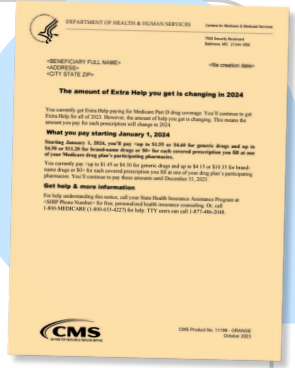
Extra Help is a federal program that helps pay your prescription drug costs if you have limited income and assets. There are many notices people with Extra Help may receive starting in September, depending on the situation.

In September you may receive a grey **Loss of Deemed Status Notice** if you will no longer have Extra Help as of Jan 1, 2025. If you think this is a mistake (for example, if your income has not changed), you can re-apply for Extra Help through the Social Security Administration (800-772-1213).



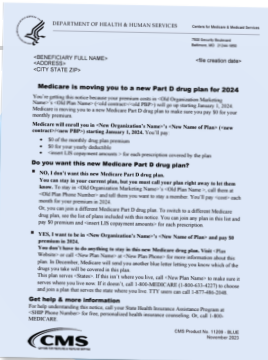
You may receive an orange **Change in Extra Help Copayments Notice**.

This notice tells you if the Extra Help copays you pay for covered drugs will change starting Jan 1, 2025. You should get this notice in October. Extra Help copays usually change a small amount each year.



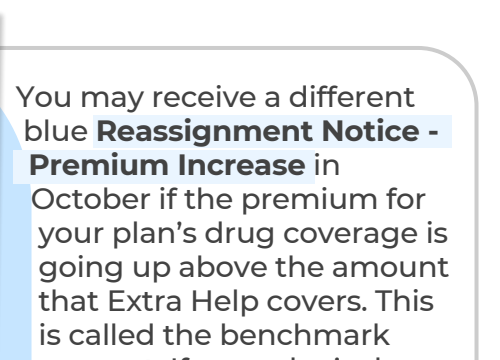
You may receive a blue **Reassignment Notice - Plan Termination** in October if your Medicare Advantage Plan or stand-alone Part D plan is leaving the Medicare program. This notice lets you know that you will be

reassigned to a new plan. If you want to enroll in a plan of your choice, you must actively choose a new plan by Dec 31, 2024. If you do not take action, you will be assigned to a plan, which may or may not meet your needs.

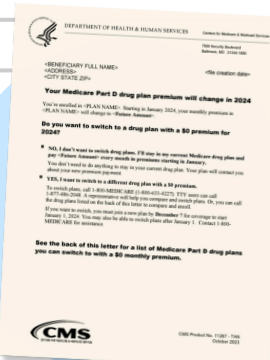


You may receive a different blue **Reassignment Notice - Premium Increase** in October if the premium for your plan's drug coverage is going up above the amount that Extra Help covers. This is called the benchmark amount. If your plan's drug

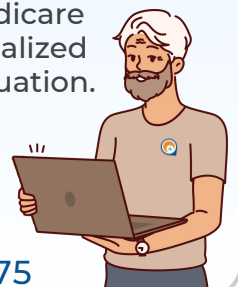
coverage premium is going to be above the benchmark in 2025, you will be reassigned a plan unless you actively enroll in the plan of your choice by December 31, 2024.



If you chose your current drug plan and are enrolled in Extra Help, you may get the **Low-Income Subsidy Choosers Notice**. This tan notice, sent in November, lets you know that your plan premium is increasing above the Extra Help benchmark amount. If you don't switch to a plan with a lower premium, you will pay a portion of the premium in 2025.



SHIP counselors can help you understand the notices you receive in ahead of the fall Open Enrollment Period. When you contact your local SHIP, a certified Medicare counselor will give you personalized help based on your unique situation.



Warren County Division of Aging and Disability Services, 908-475-6591