

San Francisco Culinary, Bartenders & Service Employees Trust Funds
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**Attention: Retirees with Direct Pay Coverage
Who are at or Near Medicare Eligibility**

***Important Notice from
San Francisco Culinary, Bartenders and Service Employees Welfare Fund
About Medicare Prescription Drug Coverage***

Medicare Part D plans are available to every person who is eligible for Medicare. All such plans will provide at least a standard level of coverage set by Medicare and some plans might offer more coverage for a higher monthly premium. ***Note that the Medicare Part D prescription drug program is NOT a benefit provided through the San Francisco Culinary, Bartenders and Service Employees Welfare Fund.*** It is provided through Medicare and is marketed by various Medicare-approved “Prescription Drug Providers” (PDPs). If you are eligible for Medicare, you will have a chance to enroll in a Medicare-approved Part D plan from October 15th through December 7th of each year. You should compare the benefits (including which drugs are covered) and costs of the Part D plans available in your area. The Fund cannot provide you with a comparison of such available plans, but we urge you to carefully review any descriptions you may obtain.

Note that the Fund does not currently provide you with a prescription drug benefit and will not supplement any Part D plan that you may enroll in. If you are Medicare-eligible and do not have any other prescription drug coverage, and if you do not enroll in a Part D plan, then you will be charged a late enrollment penalty if you ever subsequently attempt to sign up with a Part D plan. Specifically, you will be charged a permanent Part D premium surcharge of 1% for every month since your initial Medicare eligibility (if such period exceeds 62 days). Also note that you may have to wait for the next regular annual Part D enrollment period, which will be October 15th through December 7th for coverage in the following calendar year.

For more information on Medicare Part D:

More detail will be in the handbook “Medicare & You” that will be mailed to you by Medicare in October of each year. You may also be contacted directly by Medicare-approved Part D providers. At any time you can visit <http://www.medicare.gov/> or call 1-800-MEDICAR (1-800-633-4227). TTY users should call 1-877-486-2048.

Every state has a Health Insurance Assistance Program to help Medicare beneficiaries and their families with their health insurance choices and with problems that might arise. In California it is called the “Health Insurance Counseling and Advocacy Program” (HICAP) and can be reached (by non-cell phones only) at 1-800-434-0222. Further assistance is available from the California Senior Information line (also by non-cell phones only) at 1-800-510-2020. Contact information for similar programs in other states will be listed in your “Medicare & You” handbook.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration website at <http://www.socialsecurity.gov/> or call them at 1-800-772-1213. TTY users should call 1-800-325-0778.

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