



## **MEDICARE AND YOUR PRESCRIPTION DRUG COVERAGE**

The purpose of this notice is to advise you that the prescription drug coverage listed below under the Veolia North America Health and Welfare Benefits Plan is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2026. (This is known as “creditable coverage.”)

**Why this is important:** If you or a covered dependent are enrolled in any prescription drug coverage during 2025 listed in this notice and are or become covered by Medicare, you may decide to enroll in a Medicare prescription drug plan later and not be subject to a late enrollment penalty – as long as you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment. You should keep this notice with your important records.

***If you or your family members are not currently covered by Medicare and will not become covered by Medicare in the next 12 months, this notice does not apply to you.***

### **Notice of Creditable Coverage**

Please read this notice carefully and keep it where you can find it. This notice has information about your prescription drug coverage with Veolia North America, LLC and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to enroll in a Medicare drug plan. If you are considering enrolling in a Medicare drug plan, 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. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

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. Veolia North America, LLC has determined that the prescription drug coverage offered through its health care plans by Express Scripts is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is therefore considered **Creditable Coverage**.

**Because your existing coverage is considered Creditable Coverage (i.e. on average at least as good as standard Medicare prescription drug coverage), you can keep this coverage and not pay a higher premium (a penalty) if you later decide to enroll in Medicare prescription drug plan.**

### **When Can You Join A Medicare Drug Plan?**

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year **from October 15<sup>th</sup> through December 7<sup>th</sup>.**

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 do decide to enroll in a Medicare prescription drug plan and drop your Veolia North America, LLC prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

Please contact us for more information about what happens to your coverage if you 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 coverage with Veolia North America, LLC and you don't enroll in a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to enroll in Medicare drug coverage later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up 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 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 enroll.

### **For More Information About This Notice or Your Current Prescription Drug Coverage...**

Contact the Veolia Benefits Center at 1-844-690-0918 for further information. This notice is updated annually and is available on **YourVeoliaBenefits.com**. 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 this 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 **medicare.gov**
- Call your State Health Insurance Assistance Program (see 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.

**For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or you can call them at 1-800-772-1213 (TTY 1-800-325-0778).**

**Remember: Keep this notice.**

**If you decide to enroll in 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).**

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