**[Tab C -- FINAL NOTIFICATION LETTER OF NON-RENEWAL TO BENEFICIARIES – PDP]**

<Insert Date>

**IMPORTANT NOTICE: Your Medicare Drug Coverage Is Changing. <Org Name> Will No Longer Offer Your Plan in 2010.**

Dear <Member Name>,

<PDP Name> by <Org Name> won’t operate next year, so your Medicare prescription drug coverage through <Org Name> will end December 31, 2009. If you want Medicare prescription drug coverage starting January 1, **you need to join a new Medicare drug plan by   
December 31, 2009.**

**Take action by December 31 to avoid losing drug coverage**

If you want Medicare prescription drug coverage after December 31, you need to join another Medicare Prescription Drug Plan or Medicare Advantage Plan that offers drug coverage.

You can join a new Medicare drug plan anytime between October 1 and January 31, 2010. However, **your <Org Name> coverage ends December 31, so you should join a new Medicare drug plan by December 31 to make sure you have drug coverage January 1.** If you join a new plan AFTER December 31, your new coverage won’t start until the month after you join.

**What happens if you don’t join another Medicare drug plan?**

If you don’t join another Medicare drug plan by January 31, your next chance to join will be from November 15 through December 31, 2010. (In certain special circumstances, you may have another chance to join, such as if you qualify for Extra Help or you live in a nursing home.) **You may also have to pay a late-enrollment penalty to join later.** This means you’ll pay a higher monthly premium for as long as you have Medicare prescription drug coverage.

**Important:** If you qualify for Extra Help (the low-income subsidy) for 2010, you’ll get a blue notice from Medicare offering to move you to a Medicare drug plan where you’ll pay little or no monthly premium in 2010. Medicare will send you this notice by early November. If you want to, you can choose and join another plan before you get this notice.

**Get help comparing Medicare drug plans**

A list of available Medicare Prescription Drug Plans is included with this letter. If you’re interested in joining one of these plans, you should call the plan to get more information about their rules and coverage. The following resources can also help you compare the costs and coverage of plans available in your area:

* **Call 1-800-MEDICARE (1-800-633-4227).** TTY users should call 1-877-486-2048. This toll-free help line is available 24 hours a day, seven days a week. Tell the customer service representative you got this letter. You can also get information about ways to get help with your prescription drug and other health care costs.
* **Visit** [**www.medicare.gov**](http://www.medicare.gov) **for step-by-step help.** Medicare’s official website has tools that can help you get quick answers to your questions.
  + **Medicare Prescription Drug Plan Finder:** Select “Compare Medicare Prescription Drug Plans” to compare the Medicare Prescription Drug Plan options in your area.
  + **Helpful Contacts:** Select “Find Helpful Phone Numbers and Websites” to get telephone numbers for local organizations that can answer your questions and links to other health websites.
  + **Publications:** Select “Find a Medicare Publication” to get a copy of the “Medicare & You” handbook or other helpful publications on Medigap, Medicare prescription drug coverage, and more.
* **Call <Name of SHIP> at <SHIP Phone> for free personalized counseling.** TTY users should call <SHIP TTY >. Health insurance counselors are available to answer your questions, discuss your needs, and give you information about your options.
* **Call your <State Medical Assistance Office>at <State Medical Assistance Office Number>.** Call to see if your state has a program for people with limited income and resources that helps pay Medicare premiums, deductibles and coinsurance. Call even if you aren’t sure if you qualify. TTY users should call <State Medical Assistance Office TTY >.

**Don’t wait to make this important choice!**

Call the plan you’re interested in joining to get information about how to join. Some plans will allow you to join over the telephone or through their website.

Don’t wait - joining early in the month (before the 15th ) gives the new Medicare drug plan time to mail you a membership card, acknowledgement letter, and welcome package before your new coverage becomes effective. This way, you can get prescriptions filled without delay if you go to the pharmacy on the first day your new coverage begins.

**Important: If you have employer or union prescription drug coverage, contact your employer or union before you join a new plan. Ask how joining another plan will affect your employer or union benefits.**

We apologize for any inconvenience. If you need more information, please call our Member Services Department at <Org Phone > <Org Hours of Operation>. Tell the customer service representative you got this letter.

Sincerely,

<CEO Signature>