IMPORTANT NOTICE: Your Medicare plan won't be offered in 2025.

<date>

<Member Name>
<Member Address>
<Address>

Keep this letter. It's proof that you have a special right to buy a Medigap policy or join a Medicare plan.

Dear <Member Name>,

won't offer your Medicare plan in 2025. This means your coverage through will end December 31, 2024. You need to make some decisions about your Medicare coverage.

What happens if you don't join another Medicare plan?

If you don't take action before December 31, 2024, you will lose your prescription drug coverage and only be covered by Original Medicare starting January 1, 2025.

Even if Medicare places you in Original Medicare, you still have other opportunities to join a Medicare Health or drug plan. Because your plan will no longer be available to you, and to provide you additional time to evaluate your options, you have a special opportunity to join a new plan any time until February 28, 2025. If you join a new Medicare plan AFTER December 31, your coverage in the new plan won't start until the month after you join.

If you don't join a plan with prescription drug coverage or a stand-alone Prescription Drug Plan with Original Medicare by February 28, 2025, you won't have prescription drug coverage in 2025 and you may have to pay a lifetime Part D late-enrollment penalty if you join a Medicare prescription drug plan later.

What do you need to do?

You need to choose how you want to get your health and prescription drug coverage. Review your options for Medicare coverage and decide which is best for you: