



Mosaic is required to provide the following notice regarding prescription drug coverage.  
**This notice is informational only. No action is required by you.**

**Important Notice from Mosaic about Your 2023  
Prescription Drug Coverage  
and Medicare**

**This notice affects you if you are eligible for Medicare or you have a spouse or dependent who is eligible for Medicare.** You may also need the information in this notice if/when you or your spouse or your dependent(s) becomes Medicare eligible. The purpose of this notice is to advise you that the prescription drug coverage you have under The Mosaic Company Medical Program is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay. (This is known as "Creditable Coverage.")

We are required to provide you with this notice about your prescription drug coverage. You should keep this notice with your important records.

**Notice of Creditable Coverage**

**Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Mosaic and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, 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. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.**

**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. Mosaic has determined that the prescription drug coverage offered by the Mosaic Company Medical Program is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**



The Mosaic Company  
13830 Circa Crossing Drive  
Lithia, FL 33547

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

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> through December 7<sup>th</sup>.

However, if you lose (or are losing) 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 decide to join a Medicare drug plan, your current Mosaic coverage may be affected.

Your Mosaic coverage pays for other medical expenses in addition to prescription drugs. This coverage provides benefits before Medicare coverage does (i.e., the Mosaic plan pays primary). You and your covered family members that join a Medicare prescription drug plan will be eligible to continue receiving prescription drug coverage and these other medical benefits under the Mosaic Company Medical Program. Medicare prescription drug coverage will be secondary for you or the covered family members that join a Medicare prescription drug plan.

The Mosaic Company Medical Program also will pay primary to Medicare to the extent that you are under age 65 and eligible for Medicare because of End-Stage Renal Disease (ESRD) during the 30-month coordination period. If you become eligible for Medicare due to age or disability (other than ESRD), then Medicare will pay primary and the Mosaic Company Medical Program will pay secondary.

If you do decide to join a Medicare drug plan and drop your current Mosaic coverage, be aware that you and your dependent(s) will not be able to get this coverage back until the next open enrollment period or you experience a qualifying life event.

### **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 current creditable coverage with Mosaic and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

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

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

Contact HR Connect at 855-660-6947.



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**NOTE:** You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Mosaic changes. 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 the 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 [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see a copy of the Medicare & You handbook for the telephone number) or visit the program online at <https://www.shiptacenter.org/>.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join 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).**

**Date:** 09/20/2022  
**Name of Entity:** The Mosaic Company  
**Contact:** HR Connect  
**Address:** 13830 Circa Crossing Drive  
Lithia, FL 33547

**Phone Number:** (855) 660-6947