

ge 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 aboht bins 4 Td(b)T0.275 0 Td(h)Tj0.001 Tc -0.001 (b)Tj0.563 0

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 coverage with Carnegie Mellon University and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you m