

<BENEFICIARY FULL NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
May 2013

Important Information About a Special Enrollment Opportunity

Dear _____:

On April 23, 2013, the Centers for Medicare & Medicaid Services (CMS) directed us, Smart Insurance Company (Smart), to stop enrolling new members into our Medicare prescription drug plan. This is the plan in which you are a member. CMS took this action because we had a number of problems that created a serious threat to our members' health and safety, including:

- incorrectly denying drug claims at the pharmacy counter;
- failing to correctly process requests for drug coverage and reimbursement;
- denying enrollees the chance to appeal denied claims;
- failing to ensure that denied coverage requests were reviewed by an independent third party; and
- failing to process enrollment and disenrollment requests at all, or failing to correctly process enrollment requests when we did process them.

Because of CMS's decision to take action, you have a special opportunity to enroll in another Medicare prescription drug plan. If you are satisfied with your current Smart coverage, you do not need to do anything to stay in our plan.

What to Do Next If You Want to Change Plans

Visit www.medicare.gov/find-a-plan to find and compare plans in your area. You can enter your information for a personalized search if you like. Once you see the list of plans, you can view more detailed information by selecting the plan name. If you receive Extra Help from Medicare, you should include this information when completing the Extra Help choices on www.medicare.gov/find-a-plan. This will ensure that you also get information about other \$0 premium plans in your area. It is important to keep in mind that if you choose another plan, you should review your premiums, deductibles and cost-sharing every year to ensure that they are acceptable to you.

You can change plans by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Your new coverage will start the first day of the month after you call.

Get Help & More Information

To get help with your choices, call your State Health Insurance Assistance Program (SHIP) at <SHIP phone number> or call 1-800-MEDICARE.

¿Necesita usted una copia de este aviso en Español? Llame al 1-800-MEDICARE 1-800-633-4227. Los usuarios de TTY deberán llamar al 1-877-486-2048.