2027 Medicare Part D Notice of Creditable Coverage

IMPORTANT NOTICE FROM MEDIEXCEL HEALTH PLAN ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it with your important health insurance records. This notice provides information about your prescription drug coverage through **MediExcel Health Plan** and Medicare prescription drug coverage.

MediExcel Health Plan has determined that the prescription drug coverage provided under the applicable commercial group health plan is **creditable prescription drug coverage for calendar year 2027**. This means that the coverage is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.
You should keep this notice because you may need it if you decide to enroll in Medicare Part D in the future.

What is Medicare Part D?

Medicare Part D is Medicare's prescription drug coverage. Medicare Part D is available to individuals who are eligible for Medicare. Medicare Part D prescription drug coverage is offered through Medicare-approved private prescription drug plans and Medicare Advantage plans that include prescription drug coverage.

Why are you receiving this notice?

You are receiving this notice because you are, or may be, covered under a prescription drug benefit provided through your employer's group health plan and administered by MediExcel Health Plan. For purposes of Medicare Part D, MediExcel Health Plan has determined that the prescription drug coverage under the applicable commercial group health plan is **creditable coverage for 2027**.

What "creditable coverage" means

Creditable prescription drug coverage is coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. Because your MediExcel prescription drug coverage is creditable, you can generally remain covered under the MediExcel prescription drug benefit without incurring a Medicare Part D late enrollment penalty solely because you delay enrollment in Part D while maintaining this creditable coverage.

When can you enroll in Medicare Part D?

You can enroll in Medicare Part D when you first become eligible for Medicare.
You may also have other opportunities to enroll in Medicare Part D, including a Special Enrollment Period when you lose creditable prescription drug coverage, subject to Medicare's rules. If you are approaching Medicare eligibility, you should review your Medicare enrollment options and determine how Medicare will coordinate with your employer-sponsored health coverage. For information about Medicare eligibility and enrollment, contact Medicare at **1-800-MEDICARE (1-800-633-4227)** or visit **Medicare.gov**.

Date: 9/29/2026 Name of Entity: MediExcel Health Plan Contact--Position/Office: Executive Vice President
Address: 750 Medical Center Court, Suite 2, Chula Vista, CA 91911 Tel: (619) 421-1659 jarriola@mediexcel.com

What happens if you do not enroll in Medicare Part D when you are first eligible?
If you go **63 continuous days or longer** without creditable prescription drug coverage after the end of your Initial Enrollment Period for Medicare Part D, you may have to pay a Medicare Part D late enrollment penalty if you later enroll in Part D. The late enrollment penalty generally applies for as long as you have Medicare prescription drug coverage. Because your MediExcel Health Plan prescription drug coverage is creditable for 2027, maintaining that coverage may help you avoid a Part D late enrollment penalty during periods when you remain covered by creditable prescription drug coverage.

What happens if you enroll in Medicare Part D while covered by MediExcel?
Whether enrolling in Medicare Part D affects your eligibility for or continuation of your MediExcel Health Plan employer-sponsored coverage depends on the terms of your employer's group health plan, applicable eligibility requirements, and the coordination of benefits provisions applicable to your coverage.

Do not terminate your MediExcel Health Plan coverage or make any change to your employer-sponsored health coverage solely because you become eligible for Medicare without first confirming how that change will affect your health and prescription drug benefits.

If you are considering Medicare Part D, contact: **Your Employer's Benefits Administrator.** You may also contact Medicare at **1-800-MEDICARE (1-800-633-4227)**.

Important information about maintaining creditable coverage
If you are eligible for Medicare Part D, you should maintain documentation showing that you have had creditable prescription drug coverage. You may need this documentation if you later enroll in Medicare Part D and Medicare requests evidence of prior creditable prescription drug coverage. MediExcel Health Plan's determination for the applicable coverage period is:

CREDITABLE PRESCRIPTION DRUG COVERAGE
Coverage Period: JANUARY 1, 2027 – DECEMBER 31, 2027

Medicare Part D and your employer-sponsored coverage
If you are currently working and covered under an employer-sponsored health plan, you should contact your employer's benefits administrator before making decisions about Medicare enrollment.
Your employer can provide information about:

- Whether you may continue your employer-sponsored coverage after becoming eligible for Medicare;
- Whether your spouse or dependents may remain covered;
- How Medicare may coordinate with your employer-sponsored coverage;
- Whether enrolling in Medicare affects your employer-sponsored benefits; and
- What happens if you terminate your employer-sponsored coverage.

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MediExcel Health Plan can provide information concerning the MediExcel Health Plan benefits and prescription drug coverage applicable to your plan.

Please keep this notice with your important health insurance and Medicare records.
You may need to provide this notice or other documentation of creditable prescription drug coverage when you enroll in Medicare Part D.
MediExcel Health Plan recommends that you retain this notice for your records.

Questions about your MediExcel Health Plan coverage
If you have questions about your MediExcel Health Plan or prescription drug coverage, contact:

MEDIEXCEL HEALTH PLAN
750 Medical Center Court, Suite 2
Chula Vista, CA 91911
Telephone: (619) 421-1659
Website: mediexcel.com

Questions about Medicare
For information about Medicare Part D, including eligibility, enrollment periods, and late enrollment penalties:
Medicare
1-800-MEDICARE (1-800-633-4227)
TTY: **1-877-486-2048**
Medicare.gov

2027 Creditable Coverage Determination
MediExcel Health Plan has determined that the prescription drug coverage provided under the applicable commercial group health plans **VP-5 HMO Plan, VP-10 HMO Plan, VP-20 HMO Plan, MEP HMO Plan, and QEP HMO Plan (for large group plans) as well as the Ultra Plus HMO Plan, P5 Platinum HMO Plan, P10 Platinum HMO Plan, Platinum 90 HMO Plan, and Gold 80 HMO Plan (for small group plans) are, on average are**:
CREDITABLE PRESCRIPTION DRUG COVERAGE

Plan Year/Determination Period: January 1, 2027 through December 31, 2027
This determination applies to all MediExcel Health Plan commercial group health plan and benefit option identified in this notice.

This notice concerns prescription drug coverage for purposes of Medicare Part D. It is not a determination of Medicare eligibility, Medicare entitlement, or eligibility for a Medicare Part D plan.