



Please retain this document for future use

Important Notice for employers providing coverage for Medicare-eligible employees, dependents and retirees regarding Medicare Part D

As you may be aware, it is your responsibility to notify your Medicare-eligible employees (90 days prior to their 65th birthday), as to whether or not their current pharmacy benefits are considered equal (creditable) or not equal (non-creditable) to the standard Medicare prescription drug benefit (Medicare Part D). You must send each Medicare-eligible employee a Creditable or Non-Creditable Disclosure Notification.

The Medicare Part D benefit is an optional prescription drug benefit that can be purchased by either the beneficiary or by you on their behalf. If prescription drug benefits are covered under your group insurance plan, you must inform the beneficiary whether or not the coverage is equal to the standard Medicare benefit. This is referred to as a "creditable" or "non-creditable" coverage notice.

You must provide notices to your covered employees, retirees and dependents who are Medicare beneficiaries or Medicare-eligible on the following occasions:

- Prior to (within the preceding 12 months) the Medicare Part D Annual Coordinated Election Period (November 15 to December 31 each year);
- Prior to (within the preceding 12 months) the Individual's Initial Enrollment Period for Part D (for most people this period begins three months before they turn 65, includes the month they turn 65 and ends three months after that birthday);
- Prior to the effective date of coverage for any Medicare-eligible individual who joins the plan;
- Whenever prescription drug coverage ends or changes; and
- Upon a beneficiary's request.

It is your responsibility as the employer, to notify your covered Medicare beneficiaries and the Medicare-eligibles, and they must receive "creditable" or "non-creditable" coverage notice letters before November 15 of each year (and when any of the situations described above apply).

For your convenience we have included a grid that highlights which of our plans are considered creditable or non-creditable. You can obtain a copy of our coverage notices at anthem.com

If the beneficiary becomes eligible and decides not to sign up for Part D coverage because they have other coverage, a creditable coverage notice allows him or her to enroll at a later date without being charged a higher premium. **For individuals enrolled in Non-creditable employer health plans, failure to enroll in Part D when they first become eligible will result in their being charged a higher premium if they choose to enroll at a later date.**

Individuals should keep their Creditable Coverage Disclosure Notice in a safe place, as they may need it for future reference.

Employers are also required to notify the Centers for Medicare and Medicaid Services (CMS) of the Creditable/Non-Creditable nature of the prescription drug coverage they provide to Medicare-eligible employees, dependents, and retirees within 60 days of the employer plan anniversary date each year or a change in the creditable/non-creditable nature of their prescription drug coverage. You may complete your reporting, which is typically required on an annual basis, by going to <http://www.cms.hhs.gov/creditablecoverage> and completing the form.

If you have any questions about the notice requirement, the reporting requirement, or Medicare Part D, you can contact CMS directly at 800-MEDICARE (TTY/TDD users call 877-486-2048, 24 hours a day, 7 days a week), or go to the CMS website: www.cms.gov/.

*Anthem Insurance Companies, Inc (AICI) is the legal entity under contract with the Centers for Medicare and Medicaid Services (CMS) authorized to offer the applicable Medicare Prescription Drug (Part D) plans and services in this region. AICI is the legal entity licensed under applicable state law or under a federal waiver program that is authorized to offer these Part D plans. AICI has partnered with its affiliated local companies to provide various administrative and management services for these Part D plans.

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CO_SG Med D Letter + Grid

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