

MEDICARE PART D CREDITABLE COVERAGE NOTICE

If you or a covered dependent are eligible for Medicare, either because you are at least age 65 or because of a disability, then **THIS LETTER AND THE ATTACHED CERTIFICATE ARE OF CRITICAL IMPORTANCE TO YOU.**

IF NEITHER YOU NOR ANY COVERED DEPENDENT IS MEDICARE-ELIGIBLE, YOU MAY DISREGARD THIS LETTER AND THE ATTACHED CERTIFICATE, AS THEY DO NOT DIRECTLY APPLY TO YOU.

Our plan of benefits provides prescription drug coverage equal to or greater than the standard Medicare Part D program, as defined by the Federal Government. This means that if you remain covered by our plan of benefits, you will not be subject to a financial penalty should you later choose to enroll in a qualified Medicare Part D program.

The attached Certificate of Creditable Coverage will serve as written documentation of the fact that our plan's coverage meets the appropriate requirements. Please retain this document in your records. We will issue Certificates each year to advise you of the continuing status of our plan. This is being done to protect all Medicare-eligible individuals from having to pay the late enrollment penalty if they later enroll in an approved Medicare Part D program.

If you have any questions or concerns, please contact me.

Thank you,

Mary Huston
HR Administrator