

## IMPORTANT INFORMATION: MEDICARE PART D

The following is pertinent to information about Medicare's new prescription drug coverage, and how it might affect you.

1. **College Health Plan or Part D:** On January 1, 2006, prescription drug coverage will be available to Medicare participants through Medicare's prescription drug plans. All Medicare prescription drug plans will provide at least the standard level of coverage set by Medicare. Some Medicare plans might also offer more coverage for a higher monthly premium.

As indicated in the cover letter, your coverage with Excellus BC/BS or Preferred Care is "creditable;" meaning that on average for all plan participants, your plan is expected to pay out as much as the standard Medicare prescription drug coverage will pay.

You may have heard that keeping your College plan now and not enrolling in Part D for 2006 will make you ineligible to enroll in Part D without penalty at a later time. **However, you may keep your present College plan and enroll in Medicare Part D coverage later without a penalty. What you should not do is enroll in Part D and also keep your College plan.**

If you opt to enroll in a Medicare Part D prescription drug plan and discontinue your College prescription drug coverage, you may not be able to return to the College's plan. You should compare your current drug coverage including the specific drugs covered, with the plans offering Medicare Part D prescription drug coverage. **Remember, your current plan pays for other health expenses in addition to drugs.** You will not be eligible to receive all of Medicare Part D benefits and current health and prescription drug benefits if you choose to enroll in a Medicare prescription drug plan while covered by the College plan.

In fact, if you have two plans, you will pay two (2) premiums-- Medicare Part B and D from your Social Security check; and you may experience future enrollment penalties under Medicare. For instance, should you fail to enroll in Medicare Part D in a timely fashion (63 days) after your College coverage has ended, Part D will cost you more. Your Part D premium will increase by at least 1% per month for every month you are without coverage after May 15, 2006; these increases are permanent. Since open enrollment periods are annual (see below), you may need to wait a long time until the next open period to enroll.

2. **Annual Open Enrollment:** Part D enrollment for 2006 is between November 15, 2005 and May 15, 2006; in subsequent years, enrollment is between November 15 and December 31<sup>st</sup>. You may choose to enroll in Part D during any annual open enrollment period.

3. **More information about this notice or your current prescription drug coverage may be obtained from the HR office.** You may receive a notice again before the next open enrollment period, and you may request a copy of this notice at any time.

4. **More information is available about your options under the Medicare prescription drug program in the October 2005 "Medicare & You 2006" handbook.** You may obtain a copy of the handbook from Medicare. You can also get more information about Medicare prescription drug plans from the following places:

- \* Visit [www.medicare.gov](http://www.medicare.gov) for personalized help
- \* Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number)

- \* Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- \* Visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**SUMMARY:**

We realize the information regarding Medicare Part D may be confusing and even overwhelming. You may have questions that this notification does not answer. If you decide to enroll in Medicare Part D and are unsure of how participation might affect your MCC health care plan, please contact the Human Resources Department (585-292-2110) before you submit your final enrollment form to Medicare.

**REMEMBER: KEEP THIS NOTICE. IF YOU ENROLL IN ONE OF THE NEW PLANS APPROVED BY MEDICARE WHICH OFFER PRESCRIPTION DRUG COVERAGE AFTER MAY 15, 2006, YOU MAY NEED TO PRESENT A COPY OF THIS NOTICE WHEN YOU JOIN TO SHOW THAT YOU ARE NOT REQUIRED TO PAY THE HIGHER PREMIUM AMOUNT.**

November 8, 2005  
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