



RE: MEDICARE PART D: INFORMATION AND NOTIFICATION

Please read the following notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Monroe Community College and the Medicare prescription drug coverage. It also tells you where additional information can be found to help you make decisions about your prescription drug coverage. This information explains your options under Medicare Part D. Here are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans that offer prescription drug coverage. It is called Medicare Part D and is a part of the Medicare Modernization Act.
2. Monroe Community College's active employee and senior health care plans with Excellus, BC/BS and MVP will pay for prescription drugs, on average, at least equal to or better than the standard Medicare Part D drug coverage and **is considered creditable coverage.**

As a participant in one of the College's health care plans (BC/BS Traditional--Medicare Supplemental, Medicare Blue Choice, PPO Option A, MVP Gold, Blue Point 2 Enhanced and Blue Point 2 Standard), you are being notified that your plan is rated "creditable" in accordance with Medicare Part D regulations. **All Monroe Community College employees have Creditable coverage.**

If you decide to enroll in a different Medicare prescription drug plan and drop your Monroe Community College prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back. Enrolling in another Medicare prescription drug plan may automatically disenroll you from the College's plan if you are on Medicare.

You should also know that if you drop or lose your coverage with Monroe Community College and do not enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without creditable coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You will have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

For more information about this notice or your current prescription drug coverage, contact our office. You will receive this notice annually and at other times in the future such as before

the next period you can enroll in Medicare prescription drug coverage, and if this coverage through Monroe Community College changes.

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You will receive a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare Prescription drug plans:

- ~ Visit www.medicare.gov
- ~ Call your State Health Insurance Assistance Program (see your copy of the “Medicare & You” handbook for their telephone number) for personalized assistance.
- ~ Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov or you can call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

If you have any questions, do not hesitate to contact the Human Resources Office.

Date: October 8, 2012
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