

September 21, 2018

**IMPORTANT NOTICE to Individuals Enrolled in a University of Utah Health Care Plan Who are Eligible for Medicare or Who Will Become Eligible for Medicare in the Next 12 Months**

*This notice is required by law and has information about your current prescription drug coverage and your options under Medicare's prescription drug coverage.*

**The University of Utah has determined that the prescription drug coverage in the University's Employee Health Care Plan and University of Utah Early Retirement Incentive Health Care Plan (the "Plans") is Creditable Coverage.**

"Creditable Coverage" means that the amount the Plans expect to pay on average for prescription drugs for individuals covered by the Plans in the 2019 calendar year is the same or more than what standard Medicare D prescription drug coverage would be expected to pay on average.

Because the coverage in the Plans is Creditable, **individuals enrolled in one of the Plans do not need to purchase separate Medicare D prescription drug coverage as long as you remain enrolled in the Plan.**

If you lose your coverage in one of the Plans, you may be eligible for a 60-day Special Enrollment Period to sign up for a Medicare D prescription drug plan. If you don't enroll in Medicare D prescription drug coverage during your 60-day Special Enrollment Period or enroll in other creditable coverage (e.g., another employer's group health plan) within 63 days after your current coverage ends, you may only enroll in a Medicare D prescription drug plan during a Medicare Open Enrollment Period (usually October 15<sup>th</sup> through December 7<sup>th</sup>) and you could be required to pay a higher monthly premium (including a Medicare penalty) as long as you retain Medicare D prescription drug coverage.

If you have any questions concerning the information provided in this notice, contact the University's Human Resources Department at (801) 581-7447. You will receive this notice annually and if the prescription drug coverage through the Plans changes. You may also request a copy at any time by contacting Human Resources.

*Additional Information from Medicare:*

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. The handbook is available on Medicare's website and if you are eligible for Medicare, a copy should be sent to you in the mail each year by Medicare. To get more information about Medicare prescription drug plans and the coverage offered in your area:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call 1-800-MEDICARE (1-800-633-4227), TTY users should call 1-877-486-2048

For individuals with limited income and resources, extra help paying for a Medicare prescription drug plan may be available. Information regarding this program is available through the Social Security Administration (SSA). Visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call the SSA at 1-800-772-1213 (TTY users call 1-800-325-0778).

**Keep This Notice**

**You may be required to provide a copy of this notice when you enroll in a Medicare D Plan to show that you had Creditable Coverage and are not required to pay a higher premium amount.**