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 “Plan”) is Creditable Coverage.

“Creditable Coverage” means that the amount the Plan expects to pay on average for prescription drugs for individuals covered by the Plan in the 2016 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 Plan is Creditable, individuals enrolled in the Plan 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 the Plan, 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 15th through December 7th) 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 Benefits Department at (801) 581-7447. You will receive this notice annually and if the prescription drug coverage through the Plan changes. You may also request a copy at any time by contacting the Benefits Department.

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
- 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 or call the SSA at 1-800-772-1213 (TTY users call 1-800-325-0778).

Keep This Notice
If you enroll in a Medicare D prescription drug plan after May 15, 2006, you may be required to provide a copy of this notice when you join to show that you had Creditable Coverage and are not required to pay a higher premium amount.