

Medicare Prescription Drug Notice

Notice of Creditable Coverage – No Action Is Required

This Notice of Creditable Coverage is your proof that you have prescription drug coverage through The Roman Catholic Diocese of Burlington health plan that meets or exceeds standard Medicare prescription drug coverage. In the future, if you want to change from your health plan to a Medicare prescription drug plan and not pay a penalty fee for late enrollment, you must provide a copy of this Notice. Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can continue your current coverage and not pay a penalty if you decide to enroll in a Medicare prescription drug program at a later time. For more information on prescription drug benefits through your employer's medical plan, visit the Roman Catholic Diocese website (www.vermontcatholic.org).

When to Enroll in a Medicare Prescription Drug Plan (Part D)

You can enroll in a Medicare prescription drug plan when you first become eligible for Medicare and each year from October 15 through December 7 - the Medicare enrollment period. If you leave the Roman Catholic Diocese of Burlington and lose medical coverage, you may be eligible for a two-month Special Enrollment Period to sign up for a Medicare prescription drug plan.

Be aware, if you drop or lose coverage in the Diocese medical plan (which includes your prescription drug coverage) and do not enroll immediately in Medicare prescription drug coverage, you may pay more for prescription drug coverage later.

If you go 63 days or more without prescription drug coverage equal to or better than standard Medicare prescription drug coverage, your monthly premium will go up at least 1% per month for every month you have no prescription drug coverage.

For example, if you go 19 months without coverage, your premium will always be at least 19% higher than had you enrolled when first eligible. This penalty fee will remain part of your premium cost as long as you have Medicare prescription drug coverage. Additionally, you may have to wait until the following November to enroll.

Remember, because you currently have creditable coverage through your employer medical plan, you will not pay the penalty if you enroll immediately after your employer coverage ends and you provide a copy of this Notice to the Medicare prescription drug plan providing your coverage.

More about Your Prescription Drug Options

Medicare's "Medicare & You" handbook details Medicare plans that offer prescription drug coverage. You may also be contacted directly by Medicare prescription drug plans. Here are more resources about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call Medicare 800-633-4227
- TTY users can call 877-486-2048

For people with limited income and resources, help paying for a Medicare prescription drug plan is available. Information about this is available from the Social Security Administration on its website(www.socialsecurity.gov) or by calling 800-772-1213. TTY users can call 800-325-0778.

Questions

If you have any questions about this Notice, please contact Human Resources at 802-846-5841 during regular business hours.