

Appendix D-KCTCS Medicare Eligible Creditable Coverage Notice



CREDITABLE COVERAGE DISCLOSURE NOTICE

Important Notice from Kentucky Community & Technical College System (KCTCS) About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the KCTCS Retiree Medicare Eligible Health Plan: *Anthem Blue Seniors Standard Plan with Prescription Drug Rider (High Option)* and prescription drug coverage available through Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

This notice confirms that the prescription drug coverage offered by the *Anthem Blue Seniors Standard Plan with Prescription Drug Rider (High Option)* is, on average as good as or better than the standard Medicare prescription drug coverage (Medicare Part D). **You can keep your existing group prescription coverage and choose not to enroll in a Medicare Part D Plan.**

With this Notice of Creditable Coverage, you will not be penalized if you later decide to enroll in a Medicare prescription drug plan. However, you must remember that if you drop your entire group coverage through the KCTCS Retiree Medicare Eligible Health Plan and do not enroll in a Medicare part D Plan after your existing group coverage ends, you may be penalized if you enroll in a Medicare Part D Plan later.

If you keep your existing group *Anthem Blue Seniors Standard Plan with Prescription Drug Rider (High Option)* coverage, it is not necessary to join a Medicare prescription drug plan this year. However, if you are enrolled in the *Anthem Blue Seniors Standard Plan (no prescription coverage)*, you will need to enroll in Medicare Part D.

If you drop your coverage with Anthem and/or change to their Low Option plan and enroll in a Medicare prescription drug plan, you may not be able to get this coverage back later. You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

For further information contact:

KCTCS Benefits Office

or

Anthem Blue Seniors

300 North Main Street

(866) 882-2284

Versailles, KY 40383

(859) 256-3100

For more information about your options under Medicare prescription drug coverage

More detailed information about Medicare plans that offer prescription drug coverage are available in the "Medicare & You 2009" handbook. You'll get a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Medicare prescription drug plans from these places:

- Visit 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.

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

Remember: Keep this notice for future reference.