

Important Notice from the MMIA Employee Benefits Program About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can easily refer to it. This notice has information about your current prescription drug coverage under the MMIA Employee Benefits Program and your options (*if applicable*) under Medicare's prescription drug coverage (Medicare D). This information can help you decide whether or not you want to enroll under a Medicare D Prescription Drug Plan if you are eligible to do so. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

1. Medicare prescription drug coverage became available in 2006 to all Medicare eligible participants under Medicare D. You can get prescription drug coverage under Medicare D if you enroll under a Medicare D Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare D Prescription Drug Plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The MMIA Employee Benefits Program has determined that the prescription drug coverage offered under the MMIA Employee Benefits Program is, on average for all plan participants, including individuals covered under Medicare, expected to pay at least as much for prescription drugs as the standard Medicare D prescription drug coverage pays, and therefore; is considered **Creditable Coverage**.

Because your existing coverage under the MMIA Employee Benefits Program is on average at least as good as the standard Medicare D prescription drug coverage, you can continue your coverage under the MMIA Employee Benefits Program and not pay a higher premium (a penalty) if at a later date you decide to enroll under a Medicare D Prescription Drug Plan, if you comply with the Medicare D enrollment timelines described below.

You can enroll under a Medicare D Prescription Drug Plan when you first become eligible for Medicare or each year thereafter between November 15th and December 31st. This may mean that you may have to wait to enroll under a Medicare D Prescription Drug Plan and that you may pay a higher premium (a penalty) if you enroll at a later date and you may pay a higher premium (Medicare penalty) for as long as you have Medicare D prescription drug coverage.

However, if you lose **Creditable** prescription drug coverage (coverage under the MMIA Employee Benefits Program), through no fault of your own, you will be eligible for a sixty (60) day Special Enrollment Period (SEP) to enroll under Medicare D because you lost your **Creditable Coverage**. You should compare the coverage and costs of your current MMIA Employee Benefits Program prescription drug coverage to the Medicare D coverage available in your area, paying specific attention to coverage for the prescription drugs that you are currently taking.

If you decide to enroll under a Medicare D Prescription Drug Plan, your MMIA Employee Benefits coverage **will not be affected**. Your current coverage pays for other health expenses in addition to prescription drugs. If you enroll under a Medicare D Prescription Drug Plan, you and your eligible dependents **will be eligible** to continue to receive your current health and prescription drug benefits.

If you do decide to enroll under a Medicare D Prescription Drug Plan and drop your MMIA Employee Benefits Program, be aware that you and your dependents will not be eligible to re-enroll under the MMIA Employee Benefits Program.

You should also know that if you drop or lose your coverage under the MMIA Employee Benefits Program and do not enroll under a Medicare D Prescription Drug Plan within 63 continuous days after coverage ends, you may pay a higher premium (Medicare penalty) to enroll under a Medicare D Prescription Drug Plan at a later date.

If you go 63 continuous days or longer without prescription drug coverage that provides coverage that is considered to be at least as good as the Medicare D prescription drug coverage, your monthly premium may go up by at least 1% of the base premium per month for every month that you did not have that prescription drug coverage. For example, if you go nineteen months without prescription drug coverage, your premium may be at least 19% higher than the base premium and you may have to pay this higher premium (Medicare penalty) for as long as you are enrolled under a Medicare D Prescription Drug Plan. 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 MMIA Customer Service at 1-800-635-3089.

NOTE: You'll get this notice each year prior to your next opportunity to enroll under a Medicare D Prescription Drug Plan, or if your coverage through MMIA Employee Benefits Program changes. You may also request a copy from the MMIA Employee Benefits program at any time.

For more information about your options under the Medicare D prescription drug coverage you should refer to the "Medicare & You" handbook. You will get a copy of this handbook in the mail every year from Medicare. In addition, you may be contacted directly by a Medicare D Prescription Drug Plan in your area.

For more information about Medicare D prescription drug coverage:

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

If you have limited income and resources, extra help paying for Medicare D prescription drug coverage is available. For information about this financial assistance, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice easily accessible. If you decide to enroll under one of the Medicare D Prescription Drug Plans, you may be required to provide a copy of this notice when you enroll to document your continuous creditable coverage and whether or not you are required to pay a higher premium (a penalty).

Date:	October 22, 2010
Name of Entity/Sender:	MMIA Employee Benefits Program
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