

Pittsford Schools

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IMPORTANT NOTICE

To: Pittsford School District Employees
From: Rebecca Tufano, Payroll Supervisor
Date: October 1, 2022
Re: Your Prescription Drug Coverage and Medicare



This Notice applies to you ONLY if you or one of your dependents is Medicare Eligible AND has medical insurance with Pittsford Central School District.

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Pittsford Central School District and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

Excellus has determined that the prescription drug coverage offered by Pittsford Central Schools is, on average, for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay, and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

Read this notice carefully - it explains the options you have under Medicare prescription drug coverage, and can help you decide whether or not you want to enroll.

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan that offers prescription drug coverage. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for

a higher monthly premium.

Because your existing coverage is on average at least as good as the standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare coverage.

You can join a Medicare drug plan when you first become eligible for Medicare and each year from *October 15th to December 7th*. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

If you do decide to enroll in a Medicare prescription drug plan and drop your Pittsford School District prescription drug coverage, be aware that you may not be able to get this coverage back.

If you drop your coverage with the Pittsford School District and enroll in a Medicare prescription drug plan, you will 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.

Your current coverage pays for other health expenses, in addition to prescription drugs, and you may not be eligible to receive all of your current health and prescription drug benefits if you choose to enroll in a Medicare prescription drug plan.

You should also know that if you drop or lose your coverage with Pittsford Central School District and don't enroll in Medicare prescription drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to enroll in a Medicare drug plan later. If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage; your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until the following November to enroll.

- **For more information regarding your prescription drug coverage call:**

Excellus Customer Service at 1-877-253-4797.

- **For more information about your options under Medicare prescription drug coverage:**

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 more information about this notice call the Payroll Office at:
(585) 267-1042**

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. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium amount.