INDIANA UNIVERSITY

Non-Creditable Coverage Notice

Important notice from Indiana University about your prescription drug coverage and Medicare

IMPORTANT: Read this notice carefully and keep it where you can find it.

This notice has information about prescription drug coverage available for people with Medicare Part D. If you are not already enrolled in Medicare D prescription drug coverage, it can help you decide whether or not you want to enroll. If you are enrolled in Medicare D, it will give you information about when you can change your Medicare D plan. The end of this notice provides resources where you can get assistance to make decisions about your prescription drug coverage.

There are three important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare Part D and Medicare Advantage Plan that offers prescription drug coverage. All Medicare 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 Anthem IU Blue Retiree Plan sponsored by Indiana University does not provide prescription drug coverage. This allows you to take advantage of a Medicare prescription plan.
3. Most Indiana University retirees covered under the Anthem IU Blue Retiree Plan have already enrolled in Medicare prescription coverage. If you are not enrolled, you have decisions to make that may affect how much you pay for that coverage, depending on if and when you enroll. Read this notice carefully - it explains your options.

Because the Anthem IU Blue Retiree Plan does not include prescription drug coverage, you should consider enrolling in a Medicare drug plan if you have not already done so. Individuals can join a Medicare drug plan when they first become eligible for Medicare and each year from October 15 through December 7. Dependents leaving employer/union coverage may be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

If you decide not to join a Medicare drug plan when you are first eligible you may pay a higher premium (a penalty) if you join a plan later and you may pay that higher premium as long as you have Medicare prescription drug coverage.

If you go 63 continuous days or longer without prescription drug coverage, your premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

If you are not already enrolled in Medicare D Prescription Coverage, you need to make a decision. When you make your decision, you should also 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.

If you are already enrolled in Medicare D Prescription Coverage, you may want to take this opportunity to evaluate your current coverage. You may want to review the prescription plans that will be available for 2025 and their cost so you can decide if you want to keep your current Medicare prescription coverage or change to another prescription plan. If you wish to change plans, you can only do so during Medicare's annual enrollment period each year between October 15 and December 7.

For more information about this notice or your current medical plan coverage: Please call IU Human Resources 1-812-856-1234.

NOTE: You will receive this notice annually and at other times in the future such as before the next period you can enroll or change Medicare prescription drug coverage. You also may request a copy.

For more information about your options under Medicare prescription drug coverage: More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook from Medicare. This handbook is typically mailed every year from Medicare. You may also be contacted directly by Medicare-approved prescription drug plans. For more information about Medicare prescription drug plans:

- Visit **medicare.gov**
- Call your State Health Insurance Assistance Program (see 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.

For individuals with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at **socialsecurity.gov**, or you may call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember to keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

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