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PLEASE KEEP THIS NOTICE

NOTICE OF CREDITABLE COVERAGE FOR PERSONS WITH MEDICARE WHO ARE COVERED BY THE NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP) through the Student Employee Health Plan (SEHP)

This important notice is being sent to all NYSHIP enrollees to fulfill the annual creditable coverage notice requirements of the Medicare Prescription Drug Program. If you or a covered dependent are not yet eligible for Medicare, it does not pertain to you at this time, but may provide you with helpful information about how the Medicare Prescription Drug Program and NYSHIP work together.

Medicare prescription drug coverage has been available to everyone with Medicare since January 1, 2006. This notice has information about your current prescription drug coverage and Medicare prescription drug coverage.

NYSHIP provides creditable prescription drug coverage through the Student Employee Health Plan (SEHP). This means that, on average for all Plan participants, SEHP is expected to pay out as much or more than standard Medicare prescription drug coverage will pay. Because SEHP prescription drug coverage is creditable coverage, you can keep your prescription drug coverage with SEHP instead of joining a Medicare Prescription Drug Plan. If you later decide to enroll in a Medicare Prescription Drug Plan, you will not pay a late enrollment penalty as long as you enroll within 63 days of terminating your SEHP coverage.

Note about Extra Help: Some Medicare-primary people with limited resources and income may be able to get Extra Help to pay the costs related to a Medicare Prescription Drug Plan.

If you have questions about getting extra help to pay for the cost of Medicare prescription drug coverage and how to apply, call Social Security at 1-800-772-1213 or visit www.socialsecurity.gov (TTY 1-800-325-0778).

There are limited times during the year that you can join a Medicare Prescription Drug Plan. You may join when you are first eligible for Medicare or you may have to wait until the annual enrollment period October 15–December 7 to enroll if your NYSHIP prescription drug coverage ends mid-year.

How do I get more information?

- For more information about your NYSHIP prescription drug coverage, refer to your plan documents or contact The Empire Plan Prescription Drug Program at 1-877-7- NYSHIP (1-877-769-7447).
- If you have questions about your Medicare benefits, call Medicare at 1-800-Medicare (1-800-633-4227) or visit www.medicare.gov, or refer to your *Medicare & You* handbook sent to you each year. (TTY 1-877-486-2048)

Required Notice

Employers are required by Medicare to provide a notice of creditable coverage to enrollees who are eligible to join a Medicare Prescription Drug Plan. The notices must be sent:

- Prior to an individual's initial enrollment
- Annually, by October 15 (the beginning of the open enrollment in a Medicare Prescription Drug Plan)
- Upon notification that a NYSHIP enrollee is Medicare eligible or prior to a NYSHIP enrollee's 65th birthday
- If the prescription drug coverage under NYSHIP is no longer creditable
- Upon request.

Note: This notice is posted online at www.cs.ny.gov or you may request one by asking your Health Benefits Administrator (HBA).