

Medicare Part D Notification What You Need to Know

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA) requires that all Medicare eligible individuals who are currently enrolled in a Premera Blue Cross health plan with prescription drug coverage receive a notice of creditable coverage. Creditable coverage means your plan meets or exceeds a standard level of coverage as set by Medicare.

From November 15, 2005 through May 15, 2006, you will be offered the chance to enroll in Medicare Part D, a new Medicare prescription drug coverage. Federal law requires that you be notified how your current prescription drug coverage compares with the new Medicare Part D coverage.

What does this mean to me?

Your current prescription drug coverage is “creditable coverage.” Having creditable coverage means your plan meets or exceeds a standard level of coverage as set by Medicare. This is good news. It means that on average your current prescription drug benefit is at least as rich as standard Medicare prescription drug coverage.

What do I need to do?

You don't have to do anything. You have creditable coverage, meaning your current drug benefits are as rich as the Medicare Part D benefits. You may decide not to participate in Medicare Part D because your current benefits offer you the same or better coverage.

What's next?

Please keep the letter and this FAQ in a safe place. You may need it if you decide, after May 15, 2006, to enroll in one of the new Medicare-approved plans that offer drug coverage.

I'm not currently enrolled in Medicare. Why did I receive this notice?

Our records indicate you will be turning 65 in 2006 and may then be eligible for Medicare benefits. You will automatically be notified by Social Security about your Medicare options prior to your 65th birthday. At that time, you may decide not to participate in the Medicare Part D drug program since your benefits offer you the same or better coverage than the new prescription drug plan.