

Medicare D Notice of Credible Coverage

Important Notice from the University of Maine System About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the University of Maine System and Medicare D prescription drug coverage (first available January 1, 2006) for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

1. Starting January 1, 2006, new Medicare prescription drug coverage (also known as Medicare D) became available to everyone with Medicare.
2. The University of Maine System has determined that the prescription drug coverage offered through its group health policy with Anthem Blue Cross and Blue Shield provides, on average for all plan participants, provides a benefit that is greater than the standard Medicare prescription drug coverage will pay.
3. **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.

You may have heard about Medicare's prescription drug coverage (also known as Medicare D), and wondered how it would affect you.

Starting January 1, 2006, prescription drug coverage became available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans 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 through Anthem Blue Cross and Blue Shield is on average at least as good as the standard Medicare Prescription drug coverage, you can keep your current University coverage and not pay a penalty if you later decide to enroll in the Medicare prescription drug coverage.

People can enroll in a Medicare prescription drug plan at the time they first become eligible for Medicare. Each year after that, you will have the opportunity to enroll in a Medicare prescription drug plan between November 15th through December 31st. However, because you have existing prescription drug coverage that, on average, is as good as Medicare coverage, you can choose to join a Medicare prescription drug plan later.

If you do decide to enroll in a Medicare prescription drug plan and drop your University of Maine System prescription drug coverage, be aware that you will not be able to get your University of Maine System prescription drug coverage back.

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.

Currently, your University of Maine System group health plan provides the following prescription (RX) drug benefits:

Tier 3 RX Plan

Tier 1 - Generic: Member pays a \$10 maximum copayment per 30-day supply.

Tier 2 - Brand Name Preferred: Member pays a \$25 maximum copayment per 30-day supply.

Tier 3 – Optional Brand Name: Member pays a \$40 maximum copayment per 30-day supply.

Mail Order: You are eligible to receive up to a 90-day supply for 2 copayments. Certain Maine retail pharmacies can fill your prescription at the same copayments that apply to the mail order pharmacy level of benefits.

Out of Pocket Maximum: Once the member has paid \$1,300/individual or \$1,950/family in copayments during the calendar year, prescriptions are covered at 100% for the remainder of the calendar year.

Your current coverage pays for other health expenses, in addition to prescription drugs, and you WILL NOT be eligible to receive 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 the University of Maine System and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may have to pay more to enroll in Medicare prescription drug coverage later. If after May 15, 2006 (or when you first become eligible for Medicare after this date), you go 63 days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month after May 15, 2006 that you did not have that coverage. For example, if you go nineteen (19) 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 November of that year to enroll.

For more information about this notice or your current prescription drug coverage.....

Contact the University of Maine System Office of Human Resources, 16 Central Street, Bangor, Maine 04401 or telephone 207-973-3379. NOTE: You may receive this notice at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes. Also, you may request a copy of this notice.

For more information about your options under Medicare prescription drug coverage.....

More detailed information about Medicare plans that offer prescription drug coverage is available in the "Medicare & You" handbook. You can also get more information about Medicare prescription drug plans from these places:

- 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 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 enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may need to give 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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