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**TO:** All Medicare Eligible Members  
**FROM:** Florence J. Sheppard  
Deputy Director, Division of Pensions and Benefits

**SUBJECT: IMPORTANT NOTICE: Your Prescription Drug Benefit and Medicare  
NOTICE OF CREDITABLE COVERAGE**

This notice contains information about your current prescription drug coverage under the State Health Benefits Program (SHBP) or the School Employees' Health Benefit Program (SEHBP) and the Medicare prescription drug benefit called Medicare Part D. It explains the options you have under Medicare Part D and can help you decide whether or not you want to enroll in a Part D plan. Please read this notice carefully and keep it for future reference.

Medicare Part D prescription drug coverage is available to everyone eligible for, or enrolled in, Medicare. A person who is Medicare eligible can enroll in a Medicare Part D plan when they first become eligible for Medicare or, for calendar year 2010, during the open enrollment period from November 15, 2009 through December 31, 2009. However, if you and/or a dependent of yours decide to enroll in a Medicare Part D plan, **the person enrolled in Medicare Part D will lose their SHBP or SEHBP prescription drug coverage.** In addition, these programs will not cover the costs of any drugs that are not covered by the Medicare Part D plan.

The programs' consultants have determined that the prescription drug benefits provided through the retiree health plans are equal to or better than the benefits provided by the standard Medicare Part D plan. Therefore, you can keep your SHBP or SEHBP coverage with no disruption of your prescription drug coverage.

Because the programs' prescription drug benefits are equal to or better than the standard Medicare Part D plan, **most Medicare eligible retirees enrolled in the SHBP or SEHBP and/or their Medicare eligible dependents need not enroll in Medicare Part D.** However, some members who qualify for limited-income subsidy programs may find it beneficial to enroll in Medicare Part D.

If you are married and your spouse is covered by a private employer health plan, it is possible that your spouse's plan automatically enrolled your spouse in a Medicare Part D plan. In that case, your spouse is not eligible for prescription drug coverage through the SHBP or SEHBP. Please check your spouse's health plan ID cards.

**Keep this Notice of Creditable Coverage.** If you should decide to enroll in one of the Medicare Part D plans, you will need to provide a copy of this notice to show that you are not required to pay a higher premium amount (provided you do not have a break of 63 days or more between the time your SHBP or SEHBP prescription drug coverage ends and your Medicare Part D coverage begins).

This notice will be mailed to you before each annual Medicare Part D enrollment period and at other times in the future such as if your prescription drug benefits should change.