

# Creditable Coverage Disclosure Notice/Medicare Enrollees

## Important Notice

### Creditable Coverage Disclosure Notice for Active Employees and/or Their Dependents

Please read this notice carefully and keep it for your records.

Under the Medicare Modernization Act of 2003, a new Medicare-Approved Drug Plan (Part D) took effect as of January 1, 2006. This is your notice of creditable coverage.

- Your prescription drug coverage offered by Cigna Healthcare Plans, is, on average, as good or better as the standard Medicare prescription drug coverage.
- If you select one of the Cigna Healthcare Plans, you will not be penalized by Medicare if you decline to enroll in Medicare Part D at this time and decide to enroll in it at a later date. You will not have to pay the increased premium of at least one percent for each month that you did not elect to enroll in this plan after December 31, 2015 for an effective date of January 1, 2016.
- Creditable coverage means that the prescription drug coverage offered to you by the healthcare plan is, on average, as good as Medicare Part D coverage.
- Medicare enrollment in the Medicare Part D Prescription Drug Plan was from October 2015, through December 2015.

For more information refer to your "Medicare & You 2016" handbook provided to you by Medicare, or by logging in to [www.medicare.gov](http://www.medicare.gov) or calling 1.800.MEDICARE (1.800.633.4227). TTY users should call 1.877.486.2048.

### When To Enroll In Medicare Parts A & B

You should enroll 60 days prior to turning 65. If not, you may experience a lapse in your coverage.

### Enrollment in Medicare While Actively Working

Active Employees Eligible for Medicare Parts A & B:

- If you and/or your covered dependent are eligible for Medicare Parts A & B, you are provided the opportunity of enrolling in Medicare during the Special Enrollment Period.
- You do not need to enroll in Medicare while working and covered by a group healthcare plan through your employer. Please refer to your 2015 Medicare & You Book or by logging in to [www.medicare.gov](http://www.medicare.gov).
- However, if you do enroll in both Medicare Parts A & B, you can opt out of the School Board-sponsored healthcare plan (Cigna). In lieu of healthcare coverage, you will receive a monthly contribution of \$100 paid through the payroll system based on your deduction schedule (subject to withholding and FICA). For additional information on how to enroll in healthcare, call the FBMC Service Center at 1.855.MDC.PS4U (1.855.632.7748), Monday - Friday, 7 a.m. - 8 p.m. ET.