

**Important Notice from Indiana University about
Prescription Drug Coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about prescription drug coverage available for people with Medicare (Medicare D). If you are not already enrolled in Medicare D prescription drug coverage, it can help you decide whether or not you want to enroll. If you are enrolled in Medicare D, it will give you information about when you can change your Medicare D plan. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

- 1. Medicare prescription drug coverage became available to everyone with Medicare through Medicare D plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- 2. The Blue Retiree health care plan sponsored by Indiana University does not provide prescription drug coverage. This allows you to take advantage of a Medicare D prescription plan.**
- 3. Most Indiana University Retirees covered under the Blue Retiree health care plan have already enrolled in Medicare D prescription coverage. If you are not enrolled, you have decisions to make that may affect how much you pay for that coverage, depending on if and when you enroll. Read this notice carefully - it explains your options.**

**IF YOU ARE NOT ALREADY ENROLLED IN MEDICARE PRESCRIPTION DRUG
COVERAGE...Consider enrolling now.**

Because the Indiana University-sponsored Retiree medical plan coverage does not include prescription drug coverage, you should consider enrolling in a Medicare D prescription plan if you have not already done so. Individual's can enroll in a Medicare D plan when they first become eligible for Medicare and each year from November 15th through December 31st. Beneficiary's leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare D plan. This generally corresponds to the Special Enrollment Period for enrolling in Medicare Part B.

This may mean that you will have to wait to enroll in Medicare prescription drug coverage and that you may pay a higher premium (a penalty) if you join later and you will pay that higher premium as long as you have Medicare prescription drug coverage.

If you go 63 days or longer without prescription drug coverage that is at least as good as Medicare D's prescription coverage, your premium will go up at least 1% per month for every month after May 15, 2006, that you did not have that coverage. You will have to pay this higher premium as long as you have Medicare D coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay.

If you are not already enrolled in Medicare D Prescription Coverage, you need to make a decision.

When you make your decision, you should also 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.

If you are already enrolled in Medicare D Prescription Coverage, you may want to take this opportunity to evaluate your current coverage.

You may want to review the prescription plans that will be available for 2009 and their cost so you can decide if you want to keep your current Medicare prescription coverage or change to another prescription plan. If you wish to change plans, you can only do so during Medicare's annual enrollment period each year between November 15 and December 31.

For more information about this notice or your current medical plan coverage:

Contact our office for further information: Retiree Benefit Specialist at 812-856-4459. NOTE: You will receive this notice annually and at other times in the future such before the next period you can enroll or change Medicare prescription drug coverage. You also may request a copy.

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

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook from Medicare. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare-approved prescription drug plans. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help,
- 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 Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

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Name of Entity/Sender: Indiana University

Contact: University Human Resource Services

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