



STATE OF WISCONSIN
Department of Employee Trust Funds
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SECRETARY

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Important Notice About Your Prescription Drug Coverage and Medicare

2010 Certificate of Creditable Coverage for Medicare Part D

KEEP THIS NOTICE – DO NOT DISCARD

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 State of Wisconsin Group Health Insurance Program (State) and prescription drug coverage for people with Medicare.

Read this notice carefully. It explains the options you have under Medicare prescription drug coverage, and can help you decide if you want to enroll in a Medicare Part D Prescription Drug Plan (PDP). Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

Two important things you need to know...

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare PDP or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug 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 Department of Employee Trust Funds (ETF) has determined that the prescription drug coverage offered by the State and administered by Navitus Health Solutions is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year after that from November 15th through December 31st. However, because ETF has determined that the existing prescription drug coverage administered by Navitus is "Creditable Coverage", it is not necessary to enroll in a Medicare PDP. You will not be penalized if you later decide to enroll. If you lose your State prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current State prescription drug coverage will be affected. You can remain enrolled in the State's plan but prescription drug coverage through the State will be secondary to Medicare Part D. Additionally, there will be no reduction in your monthly premium. If you do decide to join a Medicare drug plan and drop your current State coverage, be aware that you and your dependents may not be able to get this coverage back. Refer to the 2010 Reference Book (ET-xxxx) for more information on reenrolling in the State plan.

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When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

If you drop or lose your current coverage with the State and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join a Medicare drug plan.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

This notice is provided each year, prior to the next Medicare prescription drug coverage enrollment period or whenever State coverage changes. You may also request a copy of this notice from ETF at any time. For more information please **contact either Navitus or ETF.**

Navitus Customer Care

Phone toll free: 1-866-333-2757

Hours: 24 hours a day, 7 days a week
(Closed Thanksgiving and Christmas Day)

Department of Employee Trust Funds

Phone toll free 1-877-533-5020

Local to Madison 608-266-3285

FAX 608-267-4549

Web site <http://\etf.wi.gov>

Mailing Address:

P.O. Box 7931

Madison, WI 53707-7931

Wisconsin Relay Service (for hearing & speech impaired)

7-1-1 or 1-800-947-3529 (English) or 1-800-833-7813 (Spanish)

More detailed information about Medicare plans that offer prescription drug coverage is available in the annual "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. While you may also be contacted directly by Medicare PDP providers, you can get more information about Medicare prescription drug coverage from the following sources:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program for personalized help (see the inside back cover 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.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit the Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

REMEMBER: KEEP THIS CREDITABLE COVERAGE NOTICE.

If you decide to join one of the Medicare prescription drug plans approved by Medicare you may need to provide a copy of this notice when you join to show that you have maintained creditable coverage and, therefore, are not required to pay a higher premium (penalty)