



Mount Carmel Area School District

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October 1, 2018

Re: IMPORTANT NOTICE Regarding Your Prescription Drug Coverage

Dear Plan Participant:

Attached is the annual notice regarding your prescription drug coverage through the Mount Carmel Area School District, and how this coverage relates to the prescription drug coverage offered through the Medicare program, also known as Medicare Part D.

If you or any of your dependents are eligible for Medicare (or are about to become eligible for Medicare), PLEASE read this letter and its attachment, as they contain vital information regarding your decision whether or not to enroll in a Medicare Part D plan. With the numerous Medicare Part D plans that are being marketed by insurance companies and other groups, it is critically important that you understand the coverage you currently have through the *Mount Carmel Area School District*, and what that coverage means for your decision whether or not to enroll in a Medicare Part D plan.

As long as you are covered under the prescription drug plan provided by the *Mount Carmel Area School District*, which has been determined to be, on average, as good or better than the standard Medicare Part D benefit, you are not required to sign up for a Medicare Part D plan and you may remain covered under your current employer-provided coverage. You will not be penalized by Medicare in the future if/when your employer-provided coverage ceases and you then enroll in a Medicare Part D plan.

The *Mount Carmel Area School District* will continue to offer prescription drug coverage to you. The intent of the attached notice is to provide documentation for Medicare eligible individuals that the coverage that they are provided is, on average for all plan participants, at least as good as the standard Medicare Part D benefit.