

Oxford Area School District

David A. Woods, Ed.D.
Superintendent

Brian Cooney
Business Administrator

Margaret Billings-Jones, Ed.D.
Assistant Superintendent

IMPORTANT INFORMATION ABOUT THE OXFORD AREA SCHOOL DISTRICT PRESCRIPTION PLANS

If you have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see and retain both the attached notice and this letter about your prescription drug coverage you currently have with the Oxford Area School District.

If you are an employee/dependent who is covered through any Independence Administrators plan, your prescription coverage is through a stand-alone plan from FutureScripts. This prescription plan coverage is considered “creditable coverage”, which means that the plan is expected to pay the same or more than what a standard Medicare prescription drug plan would be expected to pay, on average.

For more information about what “creditable coverage” may mean to you, please read and retain the attached notice.

Please contact the Benefits Coordinator if you have any questions about this notice.

Important Notice from The Oxford Area School District About Your Prescription Drug Coverage and Medicare

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 Oxford Area School District and prescription drug coverage available for people with Medicare. It explains the options you have under Medicare prescription drug coverage, and can help you decide whether or not you want to enroll onto a prescription drug coverage plan offered by Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

You may have heard about Medicare’s prescription drug coverage plans available to everyone with Medicare, and wondered how it would affect you. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

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The Oxford Area School District has determined that the prescription drug coverage offered by the district is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. This means that your prescription coverage is considered “creditable coverage.” Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare coverage.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from October 15th to December 7th. Beneficiaries leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

If you do decide to enroll in a Medicare prescription drug plan and drop your Oxford Area School District prescription drug coverage, you should be aware that you may not be able to get this coverage back.

You should also know that if you drop or lose your coverage with the Oxford Area School District and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until the next November to enroll.

For more information about your current prescription drug coverage...

Contact Darla Hultz at 610-932-6605 for further information.

NOTE: You will receive this notice at least annually and at other times in the future, for example in the event that this coverage changes. You also may request a copy.

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

More detailed information about Medicare plans that offer prescription drug coverage is available in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Medicare prescription drug plans from these places:

- Visit www.medicare.gov for personalized help
- Call your State Health Insurance Assistance Program (see your copy 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.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in one of the prescription drug plans approved by Medicare, you may be required to provide a copy of this notice when you join.