Your **Medicare Part D Notice of Creditable** or **Non-Creditable Coverage** is attached.

* Why are we giving the attached notice to you?
* When you or a family member becomes eligible for Part D (Medicare’s prescription drug plan), you need to enroll at your earliest opportunity if you don’t want to pay a late enrollment penalty for the rest of your life. The longer you wait, the higher the monthly penalty.
* However, if you already have prescription drug coverage that is comparable to the benefits offered under Part D, then you may delay enrolling in Part D until that “creditable” coverage ends. In this case, the late enrollment penalty is not assessed.
* The attached notice informs you whether your prescription drug coverage under our plan is creditable.
* If you have creditable coverage, you will have two months from the date creditable coverage ends to enroll in Part D without a late enrollment penalty.
* What if you are not eligible for Medicare Part D, but your spouse or dependent child is?
* The attached notice will apply to them if they are also covered under our group medical insurance. Please be sure to share this notice with them.

If you and your family are not currently eligible for Medicare Part D but will become eligible in the next year, keep this notice for future reference.

* If you have **creditable** coverage, you may be able to delay enrolling in Part D until your creditable coverage ends.
* If you have **non-creditable** coverage, be sure to enroll in Part D when first eligible if you want to avoid late enrollment penalties payable for life.

If you have questions, contact information for Medicare counselors in your state can be found at [medicare.gov/talk-to-someone](https://www.medicare.gov/talk-to-someone)