



PALO ALTO UNIFIED SCHOOL DISTRICT

SUE HARRIS, EMPLOYEE BENEFITS

25 CHURCHILL AVENUE

PALO ALTO, CALIFORNIA 94306

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October 2017

Medical Plan: Sutter Health Plus
Kaiser Permanente
Plan Year January 1, 2018 – December 31, 2018

Important Notice About Your Prescription Drug Coverage and Medicare

Once a year, the Centers for Medicare and Medicaid Services (CMS) require that sponsors of group health plans send Disclosure Notice of Creditable Coverage to all Medicare entitled enrollees.

Please read this notice carefully and keep it where you can find it. This notice has information about your current coverage with Palo Alto Unified School District and the Medicare D prescription coverage option.

Palo Alto Unified School District has determined that the prescription drug coverage offered in conjunction with your current medical plan is, on average, expected to pay out as much as the standard Medicare prescription drug plan will pay. Therefore, your coverage has been deemed creditable.

Because your existing coverage is creditable, you can keep this coverage or enroll in a Medicare Part D plan in the future. Regardless, you will not pay extra if you later decide to enroll in a Medicare Part D Plan.

Remember: Keep this notice. If you enroll in a Medicare Part D plan in the future, you may need to give a copy of this notice when you join to show that you are not required to pay a higher premium amount.