

Athens Insurance
PO Box 809
Athens, TN 37371
Phone: 423-745-3062
Fax: 423-745-8888
Email:
bshell@athensins.com



Newsletter

VOLUME 4, ISSUE 10

SEPTEMBER 17, 2015

MEDICARE PART D CREDITABLE COVERAGE MODEL NOTICE

Each year employers must provide a creditable or non-creditable Medicare Part D coverage notice to all Medicare eligible individuals who are covered under, or who apply for, the entity's prescription drug plan, whether active employees or retirees.

These notices are required to be provided to Part D eligible members at the following times:

- **Annually prior to October 15th**
- Prior to an individual's initial enrollment period
- Prior to the effective date of coverage for any Medicare-eligible individual that joins your plan
- Whenever prescription drug coverage ends or changes so that it is no longer creditable or becomes creditable
- Upon the request of a beneficiary

*Attached to the newsletter email will be:

- 1) The creditable and non-creditable model notices
- 2) Guidance and instructions from CMS for the model notices
- 3) A simplified determination guide for creditable coverage