

**Important Notice From Forest Hills Public Schools About  
Your Prescription Drug Coverage and Medicare**

This Notice provides information about your current prescription drug coverage through Forest Hills Public Schools (“FHPS”) and the prescription drug coverage for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether you want to enroll. You may receive this Notice or an updated version of this Notice on an annual basis. You may also request an additional copy of this Notice at any time.

**This Notice affects individuals who are enrolled in or eligible to enroll in Medicare. You or a family member may be enrolled in Medicare based on age (on or after attaining age 65), a disability or permanent kidney failure (end-stage renal disease). If no one in your family is enrolled in or eligible to enroll in Medicare, the information in this Notice does NOT apply to you.**

For further information about this Notice or your prescription drug coverage through FHPS, you may contact FHPS at the following address and/or telephone number:

Forest Hills Public Schools  
Human Resources Office  
6590 Cascade Road, S.E.  
Grand Rapids, MI 49546-6497  
(616) 493-8805

**If this Notice applies to you or a family member, you should read it carefully and keep it where you can find it.**

**Key Information About Medicare Prescription Drug Coverage**

- Medicare prescription drug coverage became available in 2006 to everyone who is eligible for Medicare. You can get this coverage if you join a Medicare prescription drug plan or a Medicare Advantage plan (like an HMO or PPO) that offers prescription drug coverage.
- You can join a Medicare prescription drug plan or Medicare Advantage plan when you first become eligible for Medicare and each year from November 15 through December 31. In addition, if you lose coverage through FHPS through no fault of your own, you will be eligible to sign up for a Medicare prescription drug plan at that time using a 60-day special enrollment period.
- All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

**Key Information About FHPS’s Prescription Drug Coverage**

- FHPS currently offers group health coverage, including prescription drug coverage, to eligible employees and their eligible dependents.

- FHPS has determined that the prescription drug coverage offered under all of the available coverage options is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. In other words, for most people, the prescription drug coverage provided through FHPS is at least good as the coverage they can get from a Medicare prescription drug plan. This is known as “creditable” coverage.

Because the group health coverage through FHPS provides “creditable” prescription drug coverage, individuals who are also enrolled in or eligible to enroll in Medicare can keep their coverage through FHPS and not pay a higher premium (a penalty) if they later decide to enroll in a Medicare prescription drug plan.

## Frequently Asked Questions

1. ***Can my family and I keep our health coverage through FHPS if one or more of us enrolls in a Medicare prescription drug plan?***

Yes. A person’s enrollment in a Medicare prescription drug plan will generally not affect his or her eligibility for coverage through FHPS.

However, as long as you (the employee) are actively working for FHPS, the coverage you receive from FHPS will usually be the primary coverage for you and your family. Therefore, it may not make sense for you or a family member to enroll in a Medicare prescription drug plan (or Medicare Part B) while you are actively working for FHPS.

2. ***If a family member or I decide to enroll in a Medicare prescription drug plan and Medicare Parts A and B and drop health coverage through FHPS, can we get our health coverage through FHPS back if we decide we don’t like the Medicare coverage?***

Yes, as long as you are otherwise eligible for that coverage. However, if you drop the health coverage provided by FHPS, you will generally not be able to re-enroll in that coverage until the next open enrollment period.

Before dropping health coverage through FHPS, you and your family should consider that your coverage through FHPS pays for other health expenses in addition to prescription drugs, which may or may not be covered under Medicare Parts A and B and the Medicare prescription drug coverage to the same extent as under your coverage through FHPS.

You should compare your current coverage through FHPS with the coverage and cost of the Medicare prescription drug plans providing coverage in your area (and Medicare Parts A and B) before deciding whether to drop your coverage through FHPS.

3. ***What happens if my family and I elect to keep our coverage through FHPS and not enroll in Medicare prescription drug coverage until I leave FHPS?***

Because the prescription drug coverage provided through FHPS is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay, it is considered “creditable coverage.” As a result, you can choose to join a Medicare prescription drug plan later without paying a higher premium (a penalty).

Each year, Medicare beneficiaries will have the opportunity to enroll in a Medicare prescription drug plan between November 15 and December 31. There is also a special 60-day enrollment period if your coverage from FHPS ends through no fault of your own.

However, individuals who drop or lose health coverage through FHPS but don't enroll in Medicare prescription drug coverage within a certain period of time may pay more to enroll in Medicare prescription drug coverage later.

If you go 63 continuous days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage (i.e., "creditable coverage"), your monthly premium may go up by at least 1% of the base premium per month for every month that you did not have creditable coverage. For example, if you go 19 months without creditable coverage, your premium will always be at least 19% higher than the base premium. You may pay this higher premium (a penalty) as long as you have Medicare coverage. In addition, you may have to wait until the next November to enroll.

**4. *Where can my family and I get more information about Medicare prescription drug coverage?***

More detailed information about Medicare plans that offer prescription drug coverage will be available in the "Medicare & You" handbook. Medicare beneficiaries will get a copy of the handbook in the mail every year from Medicare. They may also be contacted directly by Medicare prescription drug plans. More information about Medicare prescription drug plans is also available from these places:

- Visit [www.medicare.gov](http://www.medicare.gov).
- Call the Michigan Medicare Assistance Program at 1-800-803-7174.
- Call the Area Agency on Aging of Western Michigan at 1-616-456-5664 or 1-888-456-5664.
- 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 from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Notice. If you enroll in a Medicare prescription drug plan, you may need to provide a copy of this Notice when you join to show whether you have maintained creditable coverage and whether you are required to pay a higher premium (a penalty).**

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