MEMORANDUM

TO: PLAN PARTICIPANTS

FROM: MILAN AREA SCHOOLS, PLAN ADMINISTRATOR OF THE MILAN AREA SCHOOLS EMPLOYEE BENEFITS PLAN, 38-6022728

SUBJECT: **ANNUAL NOTICE GUIDE**

DATE: JANUARY 1, 2021

IMPORTANT INFORMATION REGARDING ANNUAL NOTICES

The attached document titled, "**Annual Notice Guide & Other Important Notices**" is being provided to you by Milan Area Schools, as the Plan Sponsor and Plan Administrator of the Milan Area Schools Plan (the "Plan") in compliance with certain annual notice requirements.

The document titled, Annual Notice Guide & Other Important Notices, together with the information contained in this memo, constitutes the full and complete Annual Notice Guide that is intended to meet the annual notice requirements of the Plan. You should keep a copy of this memo and the document titled, Annual Notice Guide & Other Important Notices, together with your other important plan information for future reference.

The following additional information is provided as part of your Annual Notice Guide:

- **Summary of Benefit Options and Type of Medicare Part D Coverage**

  The Medicare Modernization Act ("MMA") requires Milan Area Schools to notify all Medicare eligible individuals with prescription drug coverage under the Plan whether their prescription drug coverage is creditable coverage.

  Coverage is considered "creditable" if its actuarial value equals or exceeds the actuarial value of standard prescription drug coverage under the Medicare prescription drug benefit. If coverage is not creditable, there are limitations on the periods during the year in which you may enroll in a Medicare drug plan and you may be subject to a late enrollment penalty.

  The following chart (below) lists the benefit options available under the Plan and the coverage under each option (*i.e.*, creditable or non-creditable coverage). Please review the chart for the benefit option you elected and then review the Medicare Part D notice applicable to your benefit option in the attached compliance guide. If you have any questions, please use the contact information below.

BENEFIT OPTION	CREDITABLE OR NON-CREDITABLE COVERAGE
BCN HMO MVP $1,500/20% Plan	Non-Creditable Coverage
BCBSM CB PPO HRA $5000/20%	Creditable Coverage

This Plan provides the folowing options for prescription drug coverage for Medicare eligible individuals:

Keep this coverage;

Keep this coverage and also elect Part D and this Plan will coordinate with Part D coverage; OR

Elect Part D coverage and coverage will end under this Plan.

Contact Information (provided as part of the Medicare Part D Notice):

Date: January 1, 2021
Name of Entity/Sender: Milan Area Schools
Address: 100 Big Red Drive, Milan, MI 48160
Phone Number: 734-439-5050

- **HIPAA Notice of Privacy Practices**

  The Health Insurance Portability & Accountability Act (HIPAA) requires Milan Area Schools to notify you how medical information about you may be used and disclosed, and how you can get access to this information as required under HIPAA.

  The following effective date and contact information for the Privacy Official is provided as part of the HIPAA Notice of Privacy Practices:
  Effective Date of this Notice: January 1, 2021

  The Privacy Official for this Group:
  Rebecca Muessig, Payroll Manager
  Email Address: muessigr@milanareaschools.org
  Phone Number: 734-439-5003