

IMPORTANT NOTICE

To: Pittsford School District Employees
From: Shawn Clark, Director of Human Resources
Rebecca Hyatt, Payroll Supervisor
Date: November 1, 2024
Re: Your Prescription Drug Coverage and Medicare



This Notice applies to you ONLY if you or one of your dependents is Medicare Eligible AND has medical insurance with Pittsford Central School District.

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Pittsford Central School District and prescription drug coverage for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

Excellus has determined that the prescription drug coverage offered by Pittsford Central Schools is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. Those plans offered are as follows: Classic Blue, Aetna Medicare, Blue Point II Select, Blue Point II Value, and Blue Point II HDHP.

Read this notice carefully - it explains the options you have under Medicare prescription drug coverage, and can help you decide whether or not you want to enroll.

In January 1, 2006, prescription drug coverage became available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

Because your existing coverage is on average at least as good as the standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare coverage.

People with Medicare can enroll in a Medicare prescription drug plan from November 15th through December 31st. However, because you have existing prescription drug coverage that, on average, is as good as Medicare coverage, you can choose to join a Medicare prescription drug plan later.

If you do decide to enroll in a Medicare prescription drug plan and drop your Pittsford School District prescription drug coverage, be aware that you may not be able to get this coverage back.

If you drop your coverage with the Pittsford School District and enroll in a Medicare prescription drug plan, you may not be able to get this coverage back later. You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

Your current coverage pays for other health expenses, in addition to prescription drugs, and you may not be eligible to receive all of your current health and prescription drug benefits if you choose to enroll in a Medicare prescription drug plan.

You should also know that if you drop or lose your coverage with Pittsford Central School District and don't enroll in Medicare prescription drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to enroll in a Medicare drug plan later. If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage; your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until the following November to enroll.

- **For more information regarding your prescription drug coverage call:
Excellus Customer Service at 325-3630 or 1-800-847-1200.**

- **For more information about your options under Medicare prescription drug coverage:**

Visit www.medicare.gov for personalized help,
Call your State Health Insurance Assistance Program (see your copy of the
"Medicare & You" handbook for their telephone number)
Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

- **For more information about this notice call:
Rebecca Hyatt (585-267-1044) or Michael Mamo (585-267-1059)**

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

NOTE: You may receive this notice at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes. You also may request a copy.

Remember: Keep this notice. If you enroll in one of the plans approved by Medicare which offer prescription drug coverage, 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.