

**Read and Keep this Notice if You or Your Dependent Have or Soon  
Will be Eligible for Medicare Coverage.**

**If you or your dependents are not eligible for Medicare, and will not become eligible for Medicare in the next twelve months, this Notice does not apply to you.**

**IMPORTANT NOTICE FROM THE INDIANA STATE POLICE ("ISP")  
ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE**

Please read this notice carefully and keep it where you can find it. You will need it when you receive information from prescription drug plan sponsors and Medicare concerning Medicare Part D prescription drug coverage. You will also need it if you decide not to buy Medicare Part D prescription drug coverage now, but buy it later. This notice has information about your current prescription drug coverage under the Indiana State Police Health Plan - Blue Access Plan (called "Health Plan" in this Notice) and prescription drug coverage available for people with Medicare. It also explains the options you have for prescription drug coverage and can help you decide whether or not you want to enroll in the Medicare Part D prescription drug program. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage. If you or your dependents are not eligible for Medicare coverage you are not eligible for the Medicare Part D prescription drug benefit and the information in this Notice does not apply to you.

***Important Facts About Your Health Plan Coverage & Medicare Prescription Drug Coverage***

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can obtain this coverage if you join a Medicare Part D Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. ISP has determined that the prescription drug coverage offered by your Health Plan is, on average for all plan participants, expected to pay out as much as the standard Part D coverage will pay. It is considered creditable coverage. Because your existing coverage is creditable coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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***When Can You Join a Medicare Drug Plan?***

You can join in a Medicare Part D drug plan when you first become eligible for Medicare, and each year from October 15<sup>th</sup> through December 7<sup>th</sup>. However, if you lose your current employer/union creditable coverage, through no fault of your own, you may be eligible for a two (2) month "Special Enrollment Period" to sign up for a Medicare prescription drug plan.

***What Are My Choices?***

**Your existing prescription drug coverage with the Health Plan provides coverage that is, on average, at least as good as the standard Medicare prescription drug coverage.** This means that you can keep your ISP coverage under the Health Plan and not pay extra if you wait to enroll in the Medicare drug coverage later (unless you have a gap in drug coverage).

If you or your dependent chooses to enroll in the Part D benefit, your coverage with ISP will be affected as follows:

- If you are a retiree or a dependent of a retiree and you enroll in Part D, you will lose your drug coverage under the Health Plan. Your Blue Access premium will not be reduced, and you will not be able to resume drug coverage under the Health Plan later if you drop the Part D coverage.
- If you are an active employee or the dependent of an active employee, you may keep your Health Plan prescription drug coverage if you enroll in Part D. This means you will have duplicate drug coverage under both the Health Plan and Medicare. For most people, any additional drug coverage that will be available through Medicare will not justify the cost of the Part D premium.

***When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?***

If you drop or lose your current coverage with ISP and don't join a Medicare prescription drug plan within 63 continuous days after your current coverage ends, you may pay more (a penalty) to join a Medicare prescription drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage that is at least as good as Medicare's prescription drug coverage, your monthly premium for Part D coverage may go up at least 1% of the Medicare base beneficiary premium per month for every month that you did not have "creditable coverage." For example, if you drop your Health Plan coverage and you go nineteen months without creditable coverage, your Part D premium will always be at least 19% higher than what most other people pay (*i.e.*, the Medicare base beneficiary premium). You will have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until next October to enroll in Medicare Part D coverage that will be effective the next January 1. In other words, you most likely do not want to drop your ISP coverage until you are enrolled in the Medicare coverage.

**You Need To Make A Decision.**

When you make your decision, you should also 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 decision will be a personal decision based on factors such as the medications you currently take, whether those medications are covered by the Health Plan's prescription drug coverage or the Medicare prescription drug plan, whether your pharmacy is a part of the Medicare prescription drug plan, the premiums, deductibles, copays and coinsurance you pay, and your income level.

***For More Information About this Notice Or Your Current Prescription Drug Coverage...***

For more information about this notice or your current prescription drug coverage, contact the Indiana State Police Human Resources Division for further information at Indiana Government Center North, N340, 100 N. Senate Ave., Indianapolis, IN 46204, (317) 232-8275. NOTE: You may receive this notice each year before the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes. You also may request a copy.

***For More Information About Your Options Under Medicare Prescription Drug Coverage...***

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

- Visit [www.medicare.gov](http://www.medicare.gov);
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help; or
- 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 Medicare prescription drug coverage is available. For more information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

ISP has also prepared an article called "Medicare Part D and You for Participants in the Indiana State Police Health Plan" which you may find helpful. Contact the ISP Human Resources Division for a copy.

**Remember: Keep this creditable coverage notice. If you enroll in one of the plans approved by Medicare that offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and that you are not required to pay a higher premium amount (a penalty).**

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