

Annual Creditable Coverage Notification to CMS and Medicare Part D Eligible Individuals

As a reminder, whether or not your clients are participating in the Retiree Drug Subsidy (RDS) program, Creditable Coverage Notification is due to CMS within 60 days following the start of the plan. Your clients must also provide notice of creditable coverage to Medicare Part D eligible individuals by November 15, 2007, so they can make informed decisions regarding enrollment in the most suitable plan for their needs.

Benecard will test each client's program to determine actuarial equivalence and identify creditable coverage. Benecard will then be sending notifications directly to your clients reminding them of the communication requirements and time lines. Along with the CMS requirements, Benecard will also be providing the following attachments to assist with the communications:

- 1) Notice regarding the plan's status of creditable coverage**
- 2) CMS Guidance on Creditable Coverage Notification to CMS (for Non-RDS groups)**
- 3) Model Creditable Coverage Disclosure notice in English**
- 4) Model Creditable Coverage Disclosure notice in Spanish**

If you are handling these communications on behalf of your client and prefer communications be sent directly to you, please contact your Client Relations Manager no later than October 17, 2007.