



Medicare Part D Notice Must Be Provided Prior to Oct. 15th

In preparation for the Medicare fall open enrollment period, employers sponsoring **group health plans that include prescription drug coverage** are required to notify all Medicare-eligible individuals whether such coverage is creditable. [Creditable coverage](#) means that the coverage is expected to pay, on average, as much as the standard Medicare prescription drug coverage.



This [written disclosure notice](#) must be provided annually **prior to October 15th**, and at various other times as required under the law, to the following individuals:

- Medicare-eligible active working individuals and their dependents (including a Medicare-eligible individual when he or she joins the plan);
- Medicare-eligible COBRA individuals and their dependents;
- Medicare-eligible disabled individuals covered under an employer's prescription drug plan; and
- Any retirees and their dependents.

[Model notices](#) are available from the Centers for Medicare & Medicaid Services (CMS). Additionally, employers are required to complete an [online disclosure](#) to CMS to report the creditable coverage status of their prescription drug plans. This disclosure is also required annually, **no later than 60 days from the beginning of a plan year**, and at certain [other times](#).

Please [click here](#) and scroll to the middle of the page for more information related to 2015 Medicare open enrollment.

To access your online HR library, please visit www.HR360.com/login. Your username and password is:

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