

Medicare Prescription Drug Notice

Your HMO, POS or First 1000 Prescription Drug Coverage and Medicare 2011 Recertification

If you are enrolled in the University of Cincinnati HMO, POS, or First 1000, please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the University of Cincinnati and the prescription drug coverage available for people eligible for Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage in the future.



Highlights

Starting January 1, 2006, Medicare prescription drug coverage became available to everyone with Medicare.

The University of Cincinnati must recertify annually the qualification of its prescription drug coverage in relation to coverage provided under Medicare Part D.

The University of Cincinnati has determined that the prescription drug coverage provided under the UC Humana medical plans is, on average for all plan partici-

pants, expected to pay out as much as the standard Medicare prescription drug coverage.

While an active employee, the University of Cincinnati is required to pay as your primary insurer.

Effective January 1, 2006, prescription drug coverage became available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium. The University of Cincinnati has determined that your prescription drug coverage with Humana is expected to pay out as much as the standard Medicare prescription drug coverage.

As an active employee of the University of Cincinnati enrolled in existing coverage that, on average, is at least as good as standard Medicare prescription drug coverage, you do not need to enroll in Medicare Part D at this time. Since the University's plan is considered 'creditable,' you will not have to pay extra when you enroll at the termination of your eligibility with the University of Cincinnati (i.e. retirement) if you enroll within the limitations stated later in this notice.

Individuals with Medicare can enroll and purchase a Medicare prescription drug plan. However, because you have existing prescription drug coverage that, on aver-

age, is as good as Medicare coverage, you do not have to choose to join a Medicare prescription drug plan until you retire, resign or lose eligibility to participate in medical coverage.

You should know that if you drop or lose your coverage with the University of Cincinnati and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If after May 15, 2006 you go 63 days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month after May 15, 2006 that you did not have that coverage. For example, if you retire from the University and 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 next November to enroll.

More detailed information about Medicare plans that offer prescription drug coverage is available in the current "Medicare & You Handbook" which you will receive in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can get more information about Medicare prescription drug plans from these places:

- Visit www.medicare.gov

- 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 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).

This information was provided by the University of Cincinnati Human Resources Department, 51 Goodman Drive, Suite 340, Cincinnati, Ohio. For additional information on the medical and prescription plans available through the University, call the HUMAN RESOURCES DEPARTMENT at 513-556-6381.