Dear Benefit Administrator:

Anthem has reviewed your current prescription drug benefits for your Medicare-eligible beneficiaries and determined that according to Medicare Part D guidelines your current coverage is **creditable**. This means that the prescription drug coverage offered under your plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay.

**Notice Required for CMS**

The Medicare Prescription Drug, Improvement, and Modernization Act (MMA) of 2003 requires entities that provide prescription drug coverage to Medicare Part D eligible individuals to disclose to CMS whether the coverage is creditable or non-creditable. CMS has issued guidance on the form, manner and timing of providing the Disclosure Notice to CMS. This Disclosure to CMS guidance is posted on the Creditable Coverage web page at [http://www.cms.hhs.gov/CreditableCoverage/](http://www.cms.hhs.gov/CreditableCoverage/).


**Notice Required for Medicare-Eligible Members**

As a Plan Sponsor, you have an obligation under the MMA of 2003 to notify all Medicare-eligible members of your group of the creditable nature of their prescription drug coverage available to them under the plan of benefits. Members requiring notification include Medicare-eligible active employees, retirees, dependents, individuals eligible for Medicare due to disability, and individuals eligible for Medicare due to End Stage Renal Disease.

You must provide notices to the Medicare-eligible members of your group on the following occasions:

- Prior to (within the past 12 months) the person’s Initial Enrollment Period (IEP) for Part D
- Prior to (within the past 12 months) the Annual Coordinated Election Period (ACEP) each year, which begins Oct. 15
- Prior to (within the past 12 months) the effective date of the person’s enrollment in the plan
- At the time of any change that would affect whether the prescription plan coverage is creditable or not
- Upon request from the beneficiary