Re: Medicare Part D Drug Plan

Dear Employee:

This letter along with the attached Notice of Creditable Coverage is to inform you that Earlham College Prescription Drug Plan does qualify as creditable coverage. This means you do **not** have to purchase one of the Medicare Part D Drug Plans to protect yourself against the late enrollment penalty if you are or your dependent is:

- Over 65 and eligible for Medicare
- Disabled and eligible for Medicare
- Have/has end stage renal disease and is eligible for Medicare
- You are on COBRA and eligible for Medicare, or
- If you enter one of the above categories in the near future

For example, if you work until age 70 and then you purchase your Medicare Part D Drug Plan, you will not pay the late enrollment penalty because our Group Drug Plan meets the creditable coverage requirement.

Please keep the attached Notice of Creditable Coverage with your files. **You will be required to provide proof of your creditable coverage if you choose to purchase a Medicare Part D Drug Plan in the future.** This letter and the attached Notice of Creditable Coverage mean that you do **not** have to do anything at this time with regard to the Medicare Part D Drug Plan; you can continue as you have in the past.

In addition to the sources mentioned in the attached notice, you can find further detailed information about the Medicare Part D Drug Plan by visiting the Medicare website at: [http://www.medicare.gov/](http://www.medicare.gov/)

With best regards,

Attachment