



**IMPORTANT MPI HEALTH PLAN NOTICE**  
**ABOUT YOUR PRESCRIPTION DRUG COVERAGE**  
**IF YOU HAVE MEDICARE COVERAGE**

November 2009

**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 Motion Picture Industry Health Plan and about your options under Medicare's prescription drug coverage.** This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

**There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:**

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Motion Picture Industry Health Plan has determined that the prescription drug coverage offered by the MPIHP is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

The information in this notice does not apply to you if you don't currently have the MPIHP prescription drug benefit or won't become covered by Medicare in the next 12 months.

**When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from November 15th through December 31st. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

**What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current MPIHP coverage will be affected. If you choose to enroll in Medicare for prescription drug coverage, you will no longer be covered by the MPIHP for your prescription drug benefits. You will, however still receive all the rest of the benefits available to you.

If you do choose to join a Medicare prescription drug plan, you may disenroll from that plan at any time and resume prescription drug coverage with the MPIHP if you continue to be eligible for those benefits. (If you lose coverage under the MPIHP because you cease to be eligible, you may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.) To avoid any lapse in prescription drug coverage, you should provide the MPIHP with a copy of the disenrollment confirmation immediately upon receipt from the Social Security Administration. Your MPIHP prescription drug coverage will begin when your Medicare coverage ends, provided you are then eligible for MPIHP coverage.



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### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the MPIHP and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

### For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact our MPIHP office for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through MPIHP changes. You also may request a copy from us. Please contact us at 818 or 310.769.0007, Ext. 263, or outside Southern California at 888.369.0007, Ext. 263. Visit our website any time at [www.mpiphp.org](http://www.mpiphp.org).

### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join in order to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty).**

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