



November 2008

Dear Medicare-Eligible Participants,

Re: *Annual Required Notice of Creditable Coverage for Medicare-Eligible Participants*

You may have received information from the MPI Health Plan in the past regarding your options associated with the Medicare prescription drug benefit that went into effect January 1, 2006. Enclosed you will find our "Notice of Creditable Coverage," a legal document containing certain language required by Medicare.

We urge you to keep this Notice in a safe place where you can find it in the future. Assuming you remain eligible and choose to continue your MPI Health Plan prescription drug coverage, rather than sign up for Medicare Part D, you will need this document if you change your mind some time in the future. If for any reason you choose to sign up for Medicare Part D at a later date, it will serve as proof that you were covered by MPIHP for prescription drug benefits, a plan with benefits equivalent to or better than Medicare Part D. **This Notice safeguards you from any penalty for late sign-up.**

Also enclosed you will find an updated comparison chart. This easy-to-use tool outlines the estimated differences in out-of-pocket costs between Medicare Part D and your MPI Health Plan. We urge you to use it to assess which plan is most cost-effective for you. Below are a few important facts to remember:

- **You are *not* required to sign up for Medicare Part D.** If you do, you will no longer be covered by MPIHP for your prescription drug benefit.
- In the vast majority of cases, the Medicare benefit will not provide any advantages over your MPI Health Plan prescription drug coverage because your current out-of-pocket expenses are much lower than they would be under the Medicare Part D Program.*
- Under your MPIHP prescription drug plan, you have no premium, no deductible and low co-payments.

If you have any questions about your MPI Health Plan benefits or this Notice, please call us at 818 or 310.769.0007, ext. 244, or outside Southern California at 888.369.2007, ext. 244. Visit our website anytime at www.mpiphp.org. We are happy to help you compare your current prescription drug benefits with those offered through Medicare Part D plans.

Sincerely,

Motion Picture Industry Health Plan

Enclosures

** You may qualify for "extra help" (the low-income subsidy) from Medicare to pay prescription drug costs. Further information is available at www.socialsecurity.gov or call the Social Security Administration at 1.800.772.1213.*