



## The Vita Viewpoint Important Information for Decision Makers

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**Reminder: Medicare Part D Notice Must be Sent by November 15<sup>th</sup>**

### **Medicare Prescription Drug Improvement and Modernization Act**

This Act, signed into law by President Bush in December 2003, has had far reaching ramifications for both individuals insured by Medicare and for employer groups who may employ these individuals.

One of the requirements imposed on employers is the *annual notification* to Medicare eligible individuals. This notification must be sent *before* the annual enrollment period for Medicare and Medicare Prescription Drug coverage – which takes place from November 15 through December 31 each year.

The purpose of this annual notice is to inform Medicare eligible individuals of the “credibility” or “non-credibility” of the employer’s prescription drug benefit. The intention is to provide this information in a timely manner so that Medicare eligible employees and/or their dependents can decide whether or not to enroll in a Medicare Prescription Drug Plan during the annual enrollment period.

### **Two Available Methods to Communicate**

The ERISA Summary Plan Description that Vita provides to our full service benefits clients includes the necessary language to comply with this annual Medicare notice requirement. Therefore, distributing the complete SPD satisfies this requirement as well as other disclosure requirements.

Alternatively, we can provide a separate notice for clients who wish to provide this notice independently of the SPD. A Word file of this notice accompanies this email.

The Center for Medicare and Medicaid Services (CMS) also has sample documents available to assist employer groups with this annual communication.

### **Don't Forget the Annual CMS Certification Requirement!**

This is also a good time to mark your calendar to complete the annual CMS online certification. This requirement was introduced last spring, and employers are required to provide this certification on an annual basis, or within 60 days of making a change to the credibility status of their prescription drug benefit.

The only available method for this certification process is online. Please go to <http://www.cms.hhs.gov/apps/ccdisclosure/> to complete the online questionnaire.

***For questions or additional information, please contact Vita Benefits Group at (650) 968-8811.***