



## The Vita Viewpoint Important Information for Decision Makers

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### Medicare Part D Creditability Disclosure to Employees

#### **Overview**

U.S. Department of Health and Human Services regulations require annual notice to eligible individuals regarding the Medicare Part D Prescription benefit “credibility” of your group health plan. This notice must be provided between November 15 and December 31, to coincide with the annual Medicare open enrollment period.

#### **Annual Notification to Employees**

The ERISA Summary Plan Description that Vita provides for your welfare plans has been designed to incorporate all of the necessary disclosure language for this purpose, including the Medicare Part D Creditability requirement.

If you have distributed this SPD to your employees in 2007, you are already in compliance with the annual disclosure requirement. If you have not already distributed the latest SPD, now would be a good time to do so!

If you prefer to send a separate Medicare Part D creditability notice, you may use the sample document that is attached to this email. The sample document is for a plan that *is* creditable for Medicare Part D purposes. The vast majority of group health plans include prescription benefits that are creditable.

You can confirm the creditability of your own plan by referring to the Welfare Plan SPD. If you need a sample document for non-creditable coverage, we will be happy to provide you with one.

#### **Questions?**

As always, we welcome your comments and questions. Please call your Account Executive if you require personal assistance, and we will be happy to walk you through the procedures.

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