

October 15, 2015

Dear Participant in the Jefferson Lab Medical Health Plan:

In compliance with the Medicare Part D mandate, Jefferson Lab is providing the attached notice of creditable coverage.

The law requires us to provide all Jefferson Lab benefits-eligible employees who are also eligible for Medicare, as well as all employees who may have a spouse or dependent who is eligible for Medicare, with the attached notice of creditable coverage. Receipt of this information does not indicate that you are eligible for Medicare. Rather than risk missing any employees who fall into one of these two groups, we are sending the information to all employees who are eligible for Jefferson Lab’s benefits.

The attached creditable coverage notice confirms that the prescription drug benefits provided by Jefferson Lab are equal to or richer than the standard benefits offered under Medicare Part D. Most people will receive equal or better prescription coverage by remaining in Jefferson Lab’s medical plan and not enrolling in Medicare Part D. This might not be true for you if your income places you at or near the Federal Poverty guidelines.

Even though the Medicare Part D program may penalize individuals who don’t enroll when first eligible, the fact that the Jefferson Lab medical program is “creditable coverage” will allow you to avoid any late enrollment penalties if you enroll in the Medicare Part D program in the future. Therefore, it is important that you keep the attached creditable coverage notice for your records.

If you or a family member are eligible for Medicare (or will be eligible in the coming year) and are covered by the Jefferson Lab medical plan, please read the attached notice and keep it in your records as proof of creditable coverage. If you have any questions, please contact Human Resources (Douglas Roeder 269-7576, Treva Ferguson 269-7291).

Sincerely,

Human Resources