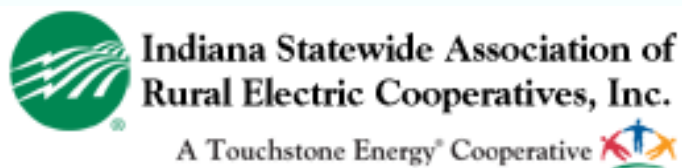


**From:** Bruce Graham [bgraham@indremcs.org]  
**Sent:** Saturday, November 10, 2007 10:51 AM  
**To:** indremcs.org  
**Subject:** Important Health Plan Information - Action Required

## The Indiana Statewide Group Insurance Trust

November 10, 2007



### **Important Notice: Action Required**

This email contains information about material that must be distributed to your employees, as well as a link to access that material.

#### **Medicare Part D Creditable Coverage Notices**

The Medicare Modernization Act of 2003 (MMA), effective January 1, 2006, establishes a voluntary outpatient prescription drug benefit, referred to as Medicare Part D. While the MMA does not require you to offer a prescription drug plan or modify an existing plan, it does require that you notify all Medicare eligible individuals whether or not the employer sponsored plan provides "creditable coverage". To qualify as "creditable coverage" your prescription drug coverage must be on average as good as Medicare Part D.

Principal Life Insurance Company has determined that the Indiana Statewide Group Insurance Trust provides Creditable Coverage. Principal has included this and other information pertinent to Medicare Part D in a Disclosure Notice.

This Disclosure Notice can be accessed through the link below. There is also a link to a cover sheet that explains why the employees are receiving this information. This cover sheet is simply meant to help you communicate the Disclosure Notice to your employees. You may include it at your option.

### **Action Required:**

Please open the links below and save the files to your computer. We advise you to copy and distribute this notice and cover sheet (optional) to all current and future employees covered under your plan, including those individuals on state or federal continuation coverage (for example, COBRA). These notices should be distributed on or before November 15, 2007.

#### [Creditable Coverage Notice](#)

#### [Creditable Coverage Cover Letter](#)

We also advise you to make additional copies of the notice to provide to employees upon request and if you become aware of an individual becoming Medicare-eligible.

*Please note that you will receive a follow-up email asking for confirmation that these notices have been distributed.*

### **We are ready to help if you have questions or encounter problems:**

For questions about accessing or downloading the notice, Medicare Part D or its requirements contact:

- Aaron Curtis or Dan Bond at Capstone Benefits: 317-328-7880
- Or, simply reply to this email

You may also contact a customer service representative from Principal Life Insurance Company at 800-843-1371.

For more information about Medicare Part D, click on the following web address:

<http://www.cms.hhs.gov>

*Thank You*

[Forward email](#)

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