



**COMMONWEALTH OF VIRGINIA  
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT**

**Group Administrator Memo #11-06**

---

**To:** Group Benefits Administrators  
**From:** State and Local Health Benefits Programs  
**Date:** September 15, 2011  
**Re:** 2011 -12 Creditable Coverage Disclosure

---

Under Medicare Part D regulations, all plans offering prescription drug coverage are required to send an annual Notice of Creditable Coverage that discloses whether employer-provided coverage is creditable, regardless of whether the coverage is primary or secondary to Medicare. Please note that the deadline is earlier this year than in prior years.

The attached Notice of Creditable Coverage ("Important Notice from The Local Choice Health Benefits Program About Your Prescription Drug Coverage and Medicare") is provided to help you fulfill the requirement of the Medicare Modernization Act of 2003 to notify all Medicare-eligible health plan participants of their rights and responsibilities related to Medicare Part D. Please prepare and distribute this notice as you would any Open Enrollment material. Be sure to read the **red font** information and replace with your information in the attached model notice. You should then delete the color font before printing and distributing.

Since we have no way of knowing which active employees and dependents are eligible for Medicare, a notice must be provided to all covered active employees before October 15, 2011. Important: Remember the date you send this information. You will be asked for the date by CMS when you file your Annual Notice of Creditable Coverage with them.

Should you have questions or concerns, contact Walt Norman, TLC Program Manager, by e-mail at [walter.norman@dhrm.virginia.gov](mailto:walter.norman@dhrm.virginia.gov) or by phone at (804) 786-6460.

Thank you for your assistance in complying with this federal requirement.