



NOTICE OF MEDICARE PART D CREDITABLE COVERAGE

*This notice provides important information about prescription drug coverage through STRS Ohio medical plans and Medicare Part D.
Please read this notice carefully and keep a copy for your records.*

As an enrollee in an STRS Ohio medical plan, **you should not enroll in more than one Medicare Part D plan.** STRS Ohio has received an actuarial determination that the prescription drug coverage included in the STRS Ohio medical plans is **creditable**, meaning it is as good as or better than the standard Medicare Part D prescription drug coverage.

Required Information From the Centers for Medicare & Medicaid Services

If you are eligible for Medicare Parts A & B, Part A-only or Part B-only, you have an opportunity to enroll in Medicare Part D each year from Oct. 15 through Dec. 7. If you are not currently eligible for Medicare, you can enroll in Medicare Part D when you turn age 65. Keep in mind, however, that creditable prescription drug coverage is included in your STRS Ohio medical plan. This means you should not enroll in more than one Medicare Part D plan.

If you are not currently enrolled in Medicare Parts A & B, Part A-only or Part B-only, the initial enrollment period is the seven-month period that begins three months before you first meet eligibility requirements and ends three months after the month of first eligibility. You will pay a higher Medicare Part D premium if you go without creditable prescription drug coverage for 63 consecutive days or longer after your initial enrollment period ends.

Information for Enrollees With Medicare Parts A & B, Part A-only or Part B-only

You will be enrolled automatically in a Medicare Part D prescription drug plan administrated by Express Scripts for no additional monthly premium as part of your STRS Ohio medical plan's coverage.

Because Medicare Part D coverage is already included in your STRS Ohio medical plan, you should not enroll in any other Medicare Part D plan. If you enroll in another Medicare Part D plan, your STRS Ohio medical and prescription drug coverage will be canceled. Medicare does not allow enrollment in more than one Medicare Part D plan. In addition, if you decline coverage under the Medicare Part D plan included in your STRS Ohio medical plan, your STRS Ohio medical coverage will be canceled.

Before making any changes to your Medicare Part D prescription drug plan coverage, call STRS Ohio to find out how your STRS Ohio medical coverage will be affected. If you have specific questions about your prescription drug coverage, contact Express Scripts.

Please note that if you cancel medical coverage under STRS Ohio, you will lose medical and prescription drug coverage provided by STRS Ohio. In addition, you will have only the coverage you qualify for under Medicare Parts A & B, Part A-only or Part B-only unless you purchase a separate supplemental plan. Keep in mind that Medicare Parts A & B cover only a few prescription drugs.

Keep this notice for your records. If you decide to enroll in Medicare Part D in the future, you may need to present a copy of this notice to avoid paying a higher monthly premium amount under Medicare. You may request a copy of this document from STRS Ohio at any time or visit www.strsoh.org.

For More Information

1. Call STRS Ohio's Member Services Center toll-free at 888-227-7877 for information about this notice or to request additional copies.
2. Contact Express Scripts toll-free at 888-416-3326 for information about your prescription drug plan coverage.
3. Call Medicare toll-free at 800-MEDICARE (800-633-4227) or visit www.medicare.gov for information about your options under Medicare Part D.
4. Call the Social Security Administration toll-free at 800-772-1213 or visit www.ssa.gov to find out if you qualify for extra assistance to help pay for Medicare prescription drug plan costs.