



**MONTANA UNIVERSITY SYSTEM**  
**OFFICE OF THE COMMISSIONER OF HIGHER EDUCATION**  
*Montana University System Benefits Office*

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OCTOBER 1, 2024

**IMPORTANT NOTICE FROM THE MONTANA UNIVERSITY SYSTEM  
 ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE PART D**

Please read this notice carefully and retain it for your records. This notice has information about your current prescription drug coverage with the Montana University System Benefits Plan (MUS Plan) and about your options under Medicare's prescription drug coverage (Part D Plan). This information can help you decide if you want to join a Medicare Part D plan. If you are considering joining, you should compare your current coverage, including which drugs are covered and at what cost, with the coverage and costs of the plan offering Medicare Part D coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current MUS prescription drug coverage and Medicare's Part D coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Part D Plan or join a Medicare Advantage Plan that offers prescription drug coverage. All Medicare Part D plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The prescription drug coverage offered by the MUS Plan is, on average for all Plan participants, expected to pay out as much as standard Medicare Part D plan pays and is therefore considered Creditable Coverage. Because your existing drug coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare Part D plan.

**When Can You Join a Medicare Part D Plan?**

You can join a Medicare Part D plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> to December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare Part D plan.

**What Happens to Your Current Coverage if You Decide to Join a Medicare Part D Plan?**

If you decide to join a Medicare Part D plan, your current MUS Plan coverage will be affected. You cannot have a separate Medicare Part D plan while you have coverage on the MUS Plan. If you do sign up for a separate Part D plan, you will be notified that you must choose between the separate Medicare Part D plan and the MUS Plan. If you choose to remain on the separate Medicare Part D plan, your enrollment in the MUS Medical and Prescription Drug Plans will be cancelled, and you will not be

**IMPORTANT NOTICE FROM THE MONTANA UNIVERSITY SYSTEM  
ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE PART D (cont'd)**

allowed to re-enroll in the MUS Plan. Please consider this decision very carefully, as the MUS Plan covers not only your prescription drug purchases but also many of your health expenses, as secondary payer to your Medicare coverage for hospital, physician, and other related medical costs.

**Remember: If you sign up for a separate Medicare Part D plan, your MUS Medical and Prescription Drug Plans will be cancelled, and you will not have an opportunity to get this coverage back.**

**When Will You Pay A Higher Premium (Penalty) To Join a Medicare Part D Plan?**

If you drop or lose your MUS Plan coverage and don't enroll in a Medicare Part D plan after your current coverage ends, you may have to pay more to enroll in Medicare Part D coverage later. If 63 or more days pass without prescription drug coverage that is similar to standard Medicare Part D, your monthly premium will go up by at least 1% per month for every month that you do not have prescription drug coverage. You may have to pay a higher premium (a penalty) for as long as you have Medicare Part D coverage. You may also have to wait until the next Medicare open enrollment period, i.e., October, to enroll.

**For More Information about This Notice or Your Current Prescription Drug Coverage ...**

Contact the representatives at the phone numbers listed below for further information. **NOTE:** You will get this letter every year before the next period you can join a Medicare Part D plan, and if this coverage through the MUS Plan changes. You also may request a copy of this notice at any time.

**For More Information about Your Options under Medicare Part D Coverage ...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare and You" handbook. You'll get a copy of that handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

Visit [www.medicare.gov](http://www.medicare.gov).

Call your State Health Insurance Assistance Program. Phone numbers are listed in the "Medicare and You" handbook.

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare Part D coverage is available. For information about this extra help, visit Social Security on the web at [socialsecurity.gov](http://socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember that if you enroll in another Medicare Part D plan, even one that is free, you will lose your MUS medical and prescription drug coverage.

The Montana University System encourages you to contact your campus Human Resources/Benefits representative or the MUS Benefits office at 1-877-501-1722 if you have any questions concerning the MUS Plan. You can also access MUS Benefits information at [choices.mus.edu](http://choices.mus.edu).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare Part D drug plans, you may be required to provide a copy of this notice when you join to show you have maintained creditable coverage and to determine if you are required to pay a higher premium (a penalty) or not.**