



**HEALTH BENEFITS FUND
OF THE
DETECTIVES' ENDOWMENT ASSOCIATION, INC.
POLICE DEPARTMENT- CITY OF NEW YORK**

DISCLOSURE NOTICE OF CREDITABLE COVERAGE

Important Notice from the Health and Welfare Fund and Retiree Health and Welfare Fund of the Detectives' Endowment Association, Inc. Department, City of New York About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice information about your current prescription drug coverage with the Retiree Health Benefits Fund of the Detectives' Endowment Association, Inc. Police Department, City of New York ("the Funds") and prescription drug coverage available for people with Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare Prescription drug 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. It has been determined that the prescription drug coverage offered by the Funds is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

Because your existing coverage with the Funds is on average at least as good as standard Medicare prescription drug coverage, you can keep your existing coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

Individual can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15th through December 31st. Beneficiaries leaving coverage with the Funds may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the offering Medicare prescription drug coverage in your area.

If you do not opt for Medicare Part D coverage, you will continue to be able to receive the full prescription drug benefits available to you from the Funds. The decision of whether or not you should enroll in Medicare Part D is an individual decision dependent on your individual circumstances after review of the benefits offered under Medicare Part D.

In addition:

- There will be **no change** in your drug benefits from the Funds just because of your (or your dependent's) eligibility for Medicare;

☛ You are not required to enroll in Medicare Part D;

☛ As a Fund enrollee and/or covered dependent eligible for Medicare, you will continue to receive full prescription drug benefits currently available to you under the Funds' prescription drug plans if you do not enroll in a Medicare Part D prescription drug plan; and

☛ If you join a Medicare prescription drug plan, you will NOT be reimbursed for the Part D premium by the Funds.

You should also know that if you drop or lose your coverage with the Funds and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

For more information about this notice or your current prescription drug coverage ...

Please contact the Health and Welfare Fund and Retiree Health and Welfare Fund of the Detectives' Endowment Association, Inc., Police Department, City of New York office at 26 Thomas Street, New York, New York 10007, or by telephone at (212) 587-9120 for further information. NOTE: You will receive this notice annually and at other times in the future, such as before the next period you can enroll in Medicare prescription drug coverage, and if the coverage through the Funds changes. You also may request a copy.

For more information about your options under Medicare prescription drug coverage ...

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

- ☛ Visit **www.medicare.gov** ;
- ☛ Call your State Health Insurance Assistance Program (see your copy of the "Medicare & You" handbook for their telephone number) for personalized help;
- ☛ Call 1 (800) MEDICARE (1-800-633-4227). TTY users should call 1 (877) 486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at **www.socialsecurity.gov**, or you can call them at 1 (800) 772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offers prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.