



## ANNUAL NOTICE REQUIREMENTS

### Medicare Part D – Prescription Drugs

This is to remind employers of the annual notification requirements under the Medicare Prescription Drug, Improvement and Modernization Act (MMA).

If employees have questions about the Medicare Part D Program you can direct them to the Medicare website at [www.medicare.gov](http://www.medicare.gov)

### ANNUAL NOTICE TO BENEFICIARIES

By November 15th each year employers need to send the notice of creditable or non-creditable coverage to beneficiaries.

The Center for Medicare and Medicaid Services (CMS) provides model notices for employers to use. You can obtain a copy of the current notice, along with updated guidelines at [www.cms.hhs.gov/CreditableCoverage](http://www.cms.hhs.gov/CreditableCoverage). Go to the box titled Creditable Coverage on the left hand side of the page.

### EMPLOYERS ANNUAL REGISTRATION WITH CMS

Annually Employers must disclose with CMS if their prescription drug plans are creditable or non-creditable. Employers must provide disclosure to CMS within 60 days after the beginning of the plan year.

To meet this requirement the employer must complete the disclosure form on the CMS Web Page at [www.cms.hhs.gov/CreditableCoverage](http://www.cms.hhs.gov/CreditableCoverage). Click on “Disclosure to CMS Form” (again in the left hand box).

#### Notices can be sent:

- Using U.S. Postal Service
- With open enrollment materials (A separate notice is required for the spouse or dependents who are Medicare eligible only if they do not live at the same address as the employee)
- Electronically if the Medicare beneficiary has indicated that he or she has access to electronic information and has been informed of the right to obtain a paper version

To prepare for completing the form you can use the Disclosure to CMS Form – User Guide available on the CMS website shown above.

If you have any questions or need additional information please contact your Woodruff-Sawyer & Co. Benefits representative.

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*For more information, call 415.391.2141 or visit [www.wsandco.com](http://www.wsandco.com).*