



## TOWN OF DOVER

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To: Subscribers of the Town of Dover's Group Insurance  
From: Office of the Treasurer/Collector  
Date: October 15, 2022  
Re: Medicare Part D Creditable Coverage Notice

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The Medicare Modernization Act of 2003 requires all employers that offer prescription drug coverage to notify covered employees and retirees who are Medicare eligible, or who may be Medicare eligible, as to the value of the current prescription drug benefit compared to that of the optional Medicare Part D drug benefit that went into effect on January 1, 2006.

This is to inform you that **all the health plans offered by the Town of Dover have prescription drug benefits that are at least as good as the standard Medicare Part D prescription drug benefit, and these plans are considered to be 'credible coverage.'** This statement is based on reviews performed by qualified actuaries of the prescription drug benefits and spending by the employer on each health plan, compared to what Medicare would pay.

Therefore, if you plan to continue to be covered under a health plan offered by the Town of Dover, you do not need to purchase Medicare Part D\*. If in the future you should want to purchase Part D for whatever reason, because you have been covered by a plan that has benefits as good or better than Part D benefits, you would not be charged the Part D late enrollment premium penalty.

If you have any questions about this, please contact our office at 508 785-0032 ext. 228.

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*\*There is a possibility that Medicare eligible retirees who meet the Medicare Part D low-income guidelines and who qualify for a government subsidy could do better under Part D than under the current Rx benefits offered through the Town of Dover. Individuals who think they might qualify for Medicare Part D low-income subsidy should see assistance from their local Social Security Office. If you buy Part D, please inform us as soon as possible.*

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