



Human Resources

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Important Notice from St. John Fisher University About Your 2025 Prescription Drug Coverage and Medicare

As part of the Medicare Modernization Act, CMS (the Centers for Medicare & Medicaid Services) requires employer groups to send Creditable Coverage Notifications each year. This notification must be sent to all employees, retirees, and COBRA participants who are Medicare eligible and receive prescription drug benefits through the employer group, to let them know whether the prescription drug coverage is “creditable.”

Creditable coverage is defined as “whether the expected amount of paid claims under the employer’s prescription drug coverage is at least as much as the expected amount of paid claims under the standard Part D benefit.” In other words, the prescription drug coverage is at least “as good as” Part D prescription drug coverage. If the coverage offered does not meet this definition, the coverage will be deemed to be “non-creditable.”

A Medicare-eligible individual is required to have this notification in order to avoid a late enrollment penalty if they later decide to enroll in a Medicare Part D plan. The notice of creditable or non-creditable coverage must be provided to Medicare-eligible plan participants and beneficiaries at the following times: (1) prior to Medicare Part D annual election period, which runs from October 15th through December 7th of each year; (2) prior to the Medicare eligible individual’s initial enrollment period for Medicare Part D. Generally, this is at the same time as when the individual is eligible to enroll in Medicare Part B; (3) before the effective date of coverage of any Medicare-eligible individual who enrolls in the employer plan; (4) when (if) the employer plan coverage changes from creditable to non-creditable or vice versa; and (5) upon request.

The purpose of this notice is to advise you that the prescription drug coverage provided in the St. John Fisher University medical plans listed below is expected to pay out, on average, at least as much as the 2025 standard Medicare prescription drug coverage. This is known as “creditable coverage.”

Why this is important: If you or your covered dependent(s) are enrolled in a St. John Fisher University medical plan with prescription drug coverage during 2025 and are or become covered by Medicare, you may decide to enroll in a Medicare prescription drug plan later and not be subject to a late enrollment penalty – as long as you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment. You should keep this notice with your important records.

If you or your family members aren’t currently covered by Medicare and won’t become covered by Medicare in the next 12 months, this notice doesn’t apply to you.

Please read the notice below carefully. It has information about prescription drug coverage with St. John Fisher University and prescription drug coverage available for Medicare recipients. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

Notice of Creditable Coverage

You may have heard about Medicare’s prescription drug coverage (called Part D) and wondered how it would affect you. Prescription drug coverage is available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans also offer more coverage for a higher monthly premium.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible, and each year from October 15 through December 7. Individuals leaving employer/union coverage may be eligible for a Medicare Special Enrollment Period.

If you are enrolled in one of the St. John Fisher University medical plans with prescription drug coverage listed below, you’ll be interested to know that coverage is, on average, at least as good as the 2024 standard Medicare prescription drug coverage. This is called creditable coverage. Coverage under one of these plans will help you avoid a late Part D enrollment penalty if you are or become eligible for Medicare and later decide to enroll in a Medicare prescription drug plan.

- BlueEPO (EPO J)
- Simply Blue Hybrid, or
- BluePPO (High Deductible Health Plan)

If you decide to enroll in a Medicare prescription drug plan and you are an active employee or family member of an active employee, you may also continue your employer coverage. In this case, the employer plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. If you waive or drop St. John Fisher University coverage, Medicare will be your only payer. You can re-enroll in the St. John Fisher University medical plan at annual enrollment or if you have a special enrollment event.

You should know that if you waive or leave coverage with St. John Fisher University and you go 63 days or longer without creditable prescription drug coverage (once your applicable Medicare enrollment period ends), your monthly Part D premium will go up at least 1% per month for every month that you did not have creditable coverage. For example, if you go 19 months without coverage, your Medicare prescription drug plan premium will always be at least 19% higher than what most 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 October to enroll in Part D.

You may receive this notice at other times in the future – such as before the next period you can enroll in Medicare prescription drug coverage, if this St. John Fisher University coverage changes, or upon your request.

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. Medicare participants will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. Here’s how to get more information about Medicare prescription drug plans:

- Visit www.medicare.gov for personalized help.

- Call your State Health Insurance Assistance Program (see a copy of the “Medicare & You” handbook for the telephone number).
- Call 1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227)). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov or call [1-800-772-1213](tel:1-800-772-1213) (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in a Medicare prescription drug plan after your applicable Medicare enrollment period ends, you may need to provide a copy of this notice when you join a Part D plan to show that you are not required to pay a higher Part D premium amount.

For more information about this notice or your prescription drug coverage, contact:

Name of Entity/Sender: St. John Fisher University

Contact Position/Office: Human Resources Department

Address: 3690 East Avenue, Rochester, New York 14618

Phone Number: 585-385-8048

Date: October 1, 2024

If you have questions about your plan benefits, please contact the Human Resources Department at [585-385-8048](tel:585-385-8048).