

Blue Cross and Blue Shield of Minnesota

P.O. Box 64560
St. Paul, MN 55164-0560
(651) 662-8000 / (800) 382-2000



September 2019

Dear Benefits Administrator:

Employers providing drug coverage as part of a group health benefit plan (ERISA and non-ERISA) are required by law to inform all Medicare-eligible active employees, retirees, and their dependents (including disabled persons) if their current drug plan provides "creditable coverage" or "non-creditable coverage."

Blue Cross and Blue Shield of Minnesota has reviewed your employer-sponsored prescription drug coverage currently in effect and determined that the coverage is **creditable** for all of your plans.

In accordance with the Centers for Medicare & Medicaid Services (CMS) guidelines, it is your responsibility to mail notifications to your Medicare-eligible active employees and retirees and their dependents by October 15. Blue Cross is providing you with templates that you can use to notify your Medicare-eligible active employees and retirees. You can find the templates on our website. Simply go to **employers.bluecrossmn.com**, and then "Forms & guides to help administer benefits."

If the plan(s) change at any time, a new creditable coverage assessment will need to be conducted and a new notice must be issued if the plan is determined to be not creditable.

You must provide a notice of creditable/non-creditable coverage to all new hires. A copy of the corresponding Employee Notice of Creditable Coverage should be included in your new hire enrollment kit and in your Certificate of Coverage or Summary of Benefits.

If you have questions, please contact your Blue Cross and Blue Shield of Minnesota (Blue Cross) account manager.

Regards,

A handwritten signature in black ink, appearing to read 'Jay Matushak'.

Jay Matushak
Senior Vice President,
Chief Financial Officer

bluecrossmn.com