



ANDREW M. CUOMO  
GOVERNOR

STATE OF NEW YORK  
DEPARTMENT OF CIVIL SERVICE  
ALFRED E. SMITH STATE OFFICE BUILDING  
ALBANY, NEW YORK 12229  
[www.csn.ny.gov](http://www.csn.ny.gov)

October 2011

**NOTICE OF CREDITABLE COVERAGE FOR PERSONS WITH MEDICARE  
WHO ARE COVERED BY  
THE NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)**

**This important notice is being sent to all NYSHIP enrollees to fulfill the annual creditable coverage notice requirements of the Medicare Prescription Drug Program. If you or a covered dependent are not yet eligible for Medicare, it does not pertain to you at this time, but may provide you with helpful information about how the Medicare Prescription Drug Program and NYSHIP work together. Please keep this notice.**

Medicare prescription drug coverage has been available to everyone with Medicare since January 1, 2006. This notice has information about your current NYSHIP prescription drug coverage and Medicare prescription drug coverage.

NYSHIP provides creditable prescription drug coverage through The Empire Plan. This means that, on average for all Plan participants, The Empire Plan is expected to pay out as much or more than standard Medicare prescription drug coverage will pay. Because The Empire Plan prescription drug coverage is creditable coverage, you can keep your prescription drug coverage with The Empire Plan instead of joining a Medicare Prescription Drug Plan and not pay extra if you later decide to enroll in a Medicare Prescription Drug Plan, as long as you enroll within 63 days of terminating your Empire Plan prescription drug coverage. **In addition, there are limited times during the year that you can join a Medicare prescription drug plan. You may join when you are first eligible for Medicare or you may have to wait until the annual enrollment period October 15 – December 7 to enroll if your NYSHIP prescription drug coverage ends mid-year.**

**Required Notice**

Employers are required by Medicare to provide a notice of creditable coverage to enrollees who are eligible to join a Medicare Prescription Drug Plan. The notice must be sent:

- Annually, by October 15 (the beginning of the open enrollment in a Medicare Prescription Drug Plan)
- Upon notification that a NYSHIP enrollee is Medicare eligible or prior to a NYSHIP enrollee's 65<sup>th</sup> birthday
- If the prescription drug coverage under The Empire Plan is no longer creditable
- Upon request

(over)