

**Annual Medicare Creditable Coverage Notice Reminder:  
Notifications Must Be Distributed Before November 15<sup>th</sup>**

Gowrie Group is pleased to provide you with the most up-to-date information regarding the Annual Creditable Coverage Notice Reminder as required by the Medicare Modernization Act (MMA).

This Act requires Employer Groups that offer prescription drug coverage to Medicare-eligible beneficiaries and dependents to notify those beneficiaries and dependents whether their coverage is “Creditable” or “non-Creditable”. This notice should be provided to all employees under and over age 65. Notification must be sent before the 2011 Medicare Open Enrollment period, which begins on November 15, 2010.

Gowrie Group has confirmed that the group-sponsored medical policy you currently offer to your employees is considered “creditable”.

You can access the [creditable coverage disclosure form here](#). You will need to fill in your group's information on the form and distribute a copy to all employees, even those under age 65. This act could have a bearing on a covered member under 65 who is disabled.

If you have any questions completing this form, please contact your dedicated Gowrie Group account manager.

As always, Gowrie Group will continue to keep you posted on the ever changing climate of Health Care. Please visit our new [Heath Care Reform News Section](#) (or type [www.gowrie.com/news](http://www.gowrie.com/news) and click the Health Care Reform tab) on our website to access past updates and related information. You may also call our benefits team at 800.262.8911, or Michelle or me directly with questions.

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