GEORGE FOX UNIVERSITY NOTICE OF MEDICARE PART D CREDITABLE COVERAGE

Please read this Notice carefully and retain it for your records. This notice has information about your current group health plan and its prescription drug coverage and the new prescription drug coverage available January 1, 2006 for people currently covered under or eligible for Medicare. Your plan through the University is one of the following:

- Oregon Independent Colleges Employee Benefit Trust (aka Pioneer Educators Health Trust), a Point of Service plan (POS)
- Kaiser Permanente Health Plan (HMO)
- Providence Medicare Extra

George Fox University has determined that the prescription drug coverage offered by the three plans named above is "Creditable Coverage." Creditable Coverage, for purposes of Medicare Part D, means that on average for all Plan participants, the Plan is expected to pay out as much as the standard Medicare prescription drug coverage will pay.

It is important that your Plan provides you with Creditable Coverage because beginning January 1, 2006, prescription drug coverage became available to everyone with Medicare through Medicare prescription drug plans. Because your existing coverage is on average at least as good as Medicare prescription drug coverage, ("Creditable Coverage"), you can keep this coverage and not pay extra if you later decide to enroll in Medicare coverage.

Please be aware that if you allow 63 days or longer to pass without prescription drug coverage that is Creditable Coverage, your monthly premium will go up at least 1% per month for every month after your initial enrollment period that you did not have that coverage.

Please contact Lisa Burton at 503-554-2183 or lburton@georgefox.edu for further information.