

**UNIFORMED**  
FIRE DEPARTMENT, CITY OF NEW YORK  
**FIRE OFFICERS**

LOCAL 854, INTERNATIONAL ASSN. OF FIRE FIGHTERS, AFL-CIO

**ASSOCIATION**

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**RETIRED FIRE OFFICERS**  
**FAMILY PROTECTION PLAN**

Room 411. 225 BROADWAY. NEW YORK, N.Y. 10007

November 15, 2005

**Notice of Creditable Coverage**

**Important Notice from the Retired and Active Fire Officers Family Protection Plan about Your Prescription Drug Coverage and Medicare**

Dear FPP Participant:

This letter is being sent to all participating members of the FPP and RFO FPP as required by the regulations of Medicare Part D even though you may not be Medicare eligible at this time. Please take the time to read this letter carefully and keep it in a safe place for future references.

You may have heard about Medicare's new prescription drug coverage, also known as Medicare Part D, and wondered what this new coverage might mean to you. That is, starting January 1, 2006, new Medicare prescription drug coverage will be available to everyone eligible for Medicare.

**We're pleased to let you know that the coverage you have now – provided by the Retired Fire Officers and Active Family Protection Plans - is, on average, at least as good as standard Medicare Part D coverage. This is called creditable coverage.**

**This letter is your notice of creditable coverage.** Be sure to read this notice carefully and keep it in a *safe place* where you can find it.

Below you will find some answers to questions you may have regarding creditable coverage and how it relates to Medicare Part D plans.

**What do I need to do?**

To stay with your current prescription drug coverage from **Retired Fire Officers or Active Family Protection Plan**, *you don't have to do anything*. Just keep using the coverage you have now. You can still use the same pharmacy network, you'll keep the same affordable copayments for your prescription drugs and you don't need to go through an enrollment process. You're already enrolled in your current plan, which

provides you with coverage that is, on average, at least as good as that offered under Medicare Part D.

**Why do I need to keep my notice of creditable coverage?**

If you are satisfied with your prescription drug coverage from **Retired Fire Officers and Active Family Protection Plans**, just keep using it as you do now. However, if after May 15, 2006, you consider enrolling in one of the many Medicare Part D prescription drug plans, you may be asked for a copy of this notice. This notice will let a Medicare Part D plan know that you have creditable coverage now, and are not required to pay a late enrollment penalty, which could result in a higher premium on your new coverage.

Remember, the coverage you have now through **Retired Fire Officers and Active Family Protection Plans** is creditable coverage. That is, your current coverage *is*, on average, at least as good as that offered by Medicare Part D.

**What if I lose my notice of creditable coverage or need an individual copy?**

If you need another copy of your notice of creditable coverage, please call please call Mike Donovan, FPP Funds Administrator at 1-212-376 8400. You may also write to us at:

UFOA Family Protection Plan • 225 Broadway Suite 411 New York NY 10007 •  
www.ufoa.org.

**Do I have to enroll in a Medicare Part D plan *now*?**

No. You do not have to enroll in a Medicare Part D plan if you are satisfied with your current coverage. But you do have the option to enroll in one of Medicare Part D's many prescription drug plans from November 15, 2005 to May 15, 2006. If you choose to enroll in a Medicare Part D plan, that coverage will be available to you the first of the month after which you join.

**What if I am enrolled in HIP, Aetna or another Medicare HMO with a Medicare Part D plan *now*?**

You do not have to enroll in a Medicare Part D plan because you will receive a creditable coverage notice from your Medicare HMO. But if you choose to enroll in another Medicare Part D plan, you will lose your medical coverage also. Please pay careful attention to the information you receive from your Medicare HMO.

**If I decide to enroll in a Medicare plan but don't like it, can I go back to my old plan with the Retired Fire Officers and Active Family Protection Plans?**

While it is possible that you will be able to return to the **Retired Fire Officers or Active Family Protection Plan**, if you are considering enrolling in a Medicare Part D prescription drug plan, check with the Family Protection Plan before you enroll. You cannot have a Medicare Part D prescription drug plan *and* a different plan that provides you with creditable coverage, like this one, at the same time. *It is important that you compare your current plan, including which drugs are covered, with the coverage and costs of Medicare Part D plans in your area.*

**What if I drop my coverage with Retired Fire Officers or Active Family Protection Plans but don't enroll in a Medicare Part D plan?**

If you drop your current coverage but do not enroll in a prescription drug plan approved by Medicare after your current coverage ends, you will have to pay full price for your prescription drugs.

You may also have to pay more for Medicare prescription drug coverage later. If after May 15, 2006 you go for 63 days or longer without coverage that is, on average, at least as good as Medicare's prescription drug coverage, *your monthly premium under a Medicare plan will increase at least 1% for each month that you did not have coverage after May 15, 2006. This increase will be effective as long as you have Medicare prescription coverage.*

For example, if you do not have coverage for 19 months before enrolling in Medicare prescription drug coverage, your premium with a Medicare plan will always be 19% higher than what you would have paid if you had enrolled before May 15, 2006. *Also, you may have to wait until the next November 15 to enroll.*

**If I keep my current coverage with Retired Fire Officers or Active Family Protection Plan, can I enroll in a Medicare Part D plan later?**

Yes. Starting January 1, 2006, you will have the opportunity to enroll in a Medicare Part D prescription drug plan every year from November 15 to December 31. *However, if you decide you want to enroll in a Medicare Part D prescription drug plan after December 31, be sure you're covered under your current plan until your Medicare Part D coverage becomes effective.* If you choose to enroll in a Medicare Part D plan without having creditable coverage with another plan like this one, you may have to pay an increased premium, as explained above.

**How can I get more information?**

You will receive a copy of the handbook "Medicare & You 2006" from Medicare. This book contains more detailed information about Medicare plans that offer prescription drug coverage and will be available October 2005.

If you would like more information, you can find it by:

- Visiting [www.medicare.gov](http://www.medicare.gov).
- Calling your State Health Insurance Assistance Program (see your copy of the "Medicare & You" handbook for their telephone number).
- Calling 1-800-MEDICARE (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. For more information about this extra help, visit the Social Security Administration Web site at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213. TTY users should call 1-800-325-0778. If you live in New York State,

you may be eligible for coverage under the EPIC program. To get information about this program, call the EPIC Hotline at (800) 332-3742.

**Be sure to keep this notice. You may be asked for a copy of this notice if you enroll in one of the new prescription drug plans approved by Medicare after May 15, 2006. This notice will let your new plan know that you are not required to pay a higher premium amount.**

Sincerely,

A handwritten signature in black ink that reads "Peter L. Gorman". The signature is written in a cursive style with a large initial "P" and a long, sweeping underline.

Peter L. Gorman  
Chairman