



AURORA UNIVERSITY

Important Notice from Aurora University About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Aurora University and prescription drug coverage available for people with Medicare.

Aurora University has determined that the prescription drug coverage offered by the Blue Cross/Blue Shield PPO, Blue Edge PPO, HMO of Illinois, and Blue Advantage HMO is on average for all plan participants expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and you will not pay extra if you later decide to enroll in Medicare prescription drug coverage.

If you do decide to enroll in a Medicare prescription drug plan and drop your Aurora University prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15th through December 31st. Beneficiaries leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should also know that if you drop or lose your coverage with Aurora University and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until the following November to enroll.

For January 1, 2009, you will be permitted to enroll in Blue Cross/Blue Shield PPO, Blue Edge PPO, HMO of Illinois, and Blue Advantage HMO and Medicare Part D. Please note that this possibility of dual enrollment might not apply in future years. If you are an Active Employee, or a Dependent of an Active Employee, the benefits under Blue Cross/Blue Shield PPO, Blue Edge PPO, HMO of Illinois, and Blue Advantage HMO will be primary for you. If you are a Retired Employee age 65 or more, or a Dependent age 65 or more of a Retired Employee age 65 or more, Medicare will be primary for you.

For more information about this notice or your current prescription drug coverage...

Contact the contact person listed at the end of this notice.

NOTE: You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through Aurora University changes. You also may request a copy.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help,
- Call 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 Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in one of the prescription drug plans approved by Medicare, you may be required to provide a copy of this notice when you join.

Date:	11/04/2008
Name of Entity/Sender:	Aurora University
Name of ERISA Plan:	Blue Cross/Blue Shield
Contact--Position/Office:	Human Resources
Address:	347 S Gladstone Ave, Aurora, IL 60506
Phone Number:	630-844-5260