

**RETIREE MEDICAL PLAN OF THE SANTA MONICA POLICE OFFICERS'
ASSOCIATION REIMBURSEMENT TRUST**

Administered By: Benefit Programs Administration

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To: All Participants in the Premium Reimbursement Plan of the Retiree Medical Plan of the Santa Monica Police Officers' Association Reimbursement Trust

From: Board of Trustees

Re: Medicare Part D Notice – Non-Creditable Coverage

Date: October 14, 2024

It is important to recognize that Medicare coverage can have several components, which are, Part A coverage for In-patient Hospitalization where there is no cost if receiving Social Security Benefits, Part B coverage, that is typically some form of Supplemental coverage that the subscriber pays a separate premium and covers Out-patient doctor or other services and treatment not included in Part A, and then there is Part D, which covers prescription drug coverage and that has a separate premium if not included under the Part B Supplemental Plan.

The majority of the Trust's members and their spouses participate in a CalPERS group health plan. If you are participating in a CalPERS group health plan, it is likely that you are receiving a notice from that plan stating that your coverage is creditable. That means that on average for all plan participants, that plan is expected to pay out as much as standard Medicare prescription drug coverage pays. Please contact that plan about your prescription drug coverage.

However, if you or your spouse do not participate in a CalPERS group health plan, then please read the attached notice carefully and consider joining a Medicare drug plan.

Whether you participate in a CalPers group health plan or not, your current eligibility under the Trust will not be affected. In addition, the Trust can reimburse you for any Medicare Plan premiums, those being, Part A, B Supplemental and/or D. Please read the attached notice for more information.

Questions?

Questions regarding this notice can be directed to the Administrative Office at (562) 463-5050.