

Important Notice From Carnegie Mellon University About Your Prescription Drug Coverage and Medicare

The Carnegie Mellon University Benefit Plan UPMC Health Plan PPO for Student Employees

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Carnegie Mellon University about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join only if you are not already enrolled in Medicare Part D.

When Will You Pay a Higher Premium (Penalty) to Join a