



City known as the Town of
GREENFIELD, MASSACHUSETTS

DEPARTMENT OF HUMAN RESOURCES

William F. Martin
Mayor

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TO: Employees / Retirees who have Health New England (HNE) health insurance
FROM: Human Resources and Treasurer's Offices
DATE: 10/7/2016
RE: Notice Requirement of Creditable Coverage

The enclosed notice is required to be sent to you yearly informing you that your HNE Prescription Drug Plans are equal to or better than Medicare Part D (i.e., they are "creditable").

There is no action required of you at this time.

For those of you who are 65 or over who are not eligible for Medicare, you will always be on an active employee town health plan, and will always have a creditable plan.

For those of you who are under 65 but Medicare eligible, upon reaching age 65 you will then be eligible to enroll in the Town's supplemental retiree health insurance plan (currently United American), as Medicare will become your primary insurer at that time.

For those of you who may qualify for Medicare Part D through a disabled spouse or dependent, this creditable notice relieves you from any penalty if you should at a later date enroll in Medicare.