



Human Resources Department

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www.needhamma.gov

October 1, 2025

To: Subscribers of the Town of Needham Group Health Insurance

From: Human Resources Department, Town of Needham

RE: Notice of Creditable Prescription Drug Coverage

The Medicare Modernization Act of 2003 requires employers who offer prescription drug coverage to notify Medicare-eligible employees and retirees (or those who may become eligible) about whether their current prescription coverage is considered “creditable coverage.” This means it is, on average, at least as good as the standard Medicare Part D prescription drug benefit that began on January 1, 2006.

This is to inform you that **all health plans offered by the Town of Needham provide prescription drug coverage that is considered creditable**. Independent actuarial reviews have confirmed that the prescription benefits offered through our plans are at least as good as, or better than, the standard Medicare Part D coverage*.

What this means for you:

- If you remain covered under a Town of Needham health plan, you **do not need to enroll in Medicare Part D** at this time.
- If you choose to enroll in Part D in the future, you will not be subject to a late enrollment penalty because you have maintained continuous creditable coverage.

If you have questions, please contact the Human Resources Office at **781-455-7500 x71507**.

**You may still choose to purchase Medicare Part D coverage even if you are enrolled in a Town of Needham plan.*