Administered by Vimly Benefit Solutions, Inc.
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October 2025

Dear Employer:

Medicare offers prescription drug coverage to its beneficiaries, referred to as Medicare Part D coverage. Medicare Part D eligible individuals must be advised whether their employer sponsored prescription drug coverage is considered creditable coverage – i.e. if it is as good as or better than Medicare Part D coverage. This disclosure notice must be provided to Medicare Part D eligible individuals at the following times:

1. Annually prior to the Medicare Part D coordinated election period (October 15th – December 7th).
2. Prior to a newly eligible Medicare Part D participant's initial enrollment period for Medicare Part D.
3. Prior to the effective date of coverage for any Medicare Part D eligible individual who comes on to your group health plan.
4. Whenever you no longer offer prescription drug coverage or the status of your prescription drug coverage changes (i.e. from creditable to non-creditable or vice versa).
5. Upon request.

The carrier has determined that the prescription drug coverage offered by Northwest Automotive Trades Association does meet the requirements to be considered creditable coverage with the exception of the HSA $5000 and $6000 plans, therefore we have included the following notices:

- Creditable Coverage Notice (for all other Northwest Automotive Trades Association plans)
- Non-Creditable coverage (for HSA $5000 and $6000 plans)

ACTION REQUIRED: Vimly Benefit Solutions will provide participants age 64 or over with the annual creditable coverage notice, however we suggest you provide the notice to all enrolled medical plan participants to ensure that all required individuals receive the notice (as some members may be Medicare Part D eligible for reasons other than attaining age 65)**.**

In addition, please provide a copy of the enclosed creditable coverage notice to any newly hired employees and newly eligible participants prior to their effective date of coverage.

For guidance on the acceptable manner and methods of distribution to participants, please see pages 12 and 13 in the following CMS Guidance document: https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/downloads/Updated_Guidance_09_18_09.pdf.

NO ACTION REQUIRED: Creditable Coverage Status Online Disclosure to CMS
Plan sponsors must also notify CMS about the creditable coverage status of their prescription drug plan(s). This must be done annually *60 days after the beginning date of the employer's plan year*. The Trust will comply with the requirement by filing one online disclosure on behalf of all employers. *Therefore, no action is needed by the employer to satisfy this requirement.*

Please contact Vimly Benefit Solutions if you have any questions.

Administrative Office
Vimly Benefit Solutions