



TO: Gettysburg College, Human Resources Department

DATE: January 1, 2026

SUBJECT: Required Annual Notices for Group Health Plans

Group health plans are required under federal law to supply certain notices to eligible employees and plan participants. Many of these notices must be provided when distributing open enrollment materials. We are providing the attached 2026 Annual Notices as a courtesy to our clients to help fulfill your responsibility.

Generally, the applicable distribution rules (including ERISA and HIPAA) require that these notices be either hand delivered or sent via US mail unless your employees meet the DOL's electronic delivery requirements or you have a signed authorization from the recipient consenting to receive the notices electronically.

If you have questions about the information provided in these documents, please contact us at (800) 836-0026 or <https://www.aleraedge.aleragroup.com>. Please note that these materials are intended to be educational and informational. The materials are not intended to provide legal advice. You are encouraged to consult your own legal advisor on employee benefits matters about compliance with your legal obligations.

This notice packet covers only the basic federal employee benefit health and welfare related notice requirements. This notice packet is not a comprehensive source of all required notices (labor, tax, or otherwise) that employers may be subject to by the IRS, the Department of Labor, or any other federal or state regulators, due to their geographic location, size, industry, or demographics.

TO: Employees Eligible for Group Health Benefits under the
Gettysburg College Group Health Plans

DATE: January 1, 2026

SUBJECT: Required Annual Notices for Group Health Plans

Important Information – Action May Be Required

To make sure that you have all the information you need to make informed decisions for you and your family, the law requires Gettysburg College to provide you with notice of certain legal rights that you may have and legal obligations that apply to the Highmark Blue Shield Group Health Plan for Gettysburg College. These rights and obligations are described in more detail in the enclosed notices.

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You should review these notices closely and keep them with other materials that you receive about benefits available under the Plan. If you have any questions about any of the legal rights and obligations described below or the Plan, you should write or call:

Gettysburg College, Human Resources Department
300 North Washington Street | Gettysburg, PA 17325
(717) 337-6202 | hr@gettysburg.edu

The following notices are not intended to be a description of the benefits offered under the Plan. For more information about specific benefits, refer to the Summary Plan Descriptions for the Plan, which are available by contacting Human Resources or by visiting <https://www.highmark.com/>.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 2 for more details.

Important Notice about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Gettysburg College and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan.

If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know 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 a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Gettysburg College has determined that the prescription drug coverage offered by the Highmark Blue Shield Group Health Plan for Gettysburg College is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Gettysburg College coverage may be affected. If you do decide to join a Medicare drug plan and drop your current Gettysburg College coverage, be aware that you and your dependents will not be able to get this coverage back until the next open enrollment period.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current Gettysburg College coverage and don't join a

Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage.

For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Gettysburg College changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year you are eligible from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	January 1, 2026
Name of Entity/Sender:	Gettysburg College
Contact - Position/Office:	Gettysburg College, Human Resources Department
Address:	300 North Washington Street Gettysburg, PA 17325
Phone Number:	(717) 337-6202