

Important Announcement
For those covered under
Group Policy GA-23111 Plan D or Plan F

Medicare Prescription Drug, Improvement and Modernization Act of 2003

Beginning January 1, 2006, the Medicare Prescription Drug, Improvement and Modernization Act of 2003 provides coverage for prescription drugs under a new program called "Medicare Part D."

What the Addition of Medicare Part D Means to You

The new law is good news because Medicare Part D covers prescription drugs. It also means we must make some changes to the coverage we provide to you under Plan D for prescription drugs. As a result,

- ◆ effective January 1, 2006 GA-23111 Plan D was discontinued and everyone covered under Plan D was moved to Plan F.

For those of you who are not familiar with Plan F,

- ◆ Plan F provides the same benefits as Plan D, but without prescription drug coverage.

Since prescription drugs are not covered under Plan F, this move will result in a substantial reduction in the amount you will pay for coverage each month. Beginning January 1, 2006, the monthly payment for those changing from Plan D to Plan F will drop from \$340 to \$155 per person per month; moving to Plan F saves you \$185 per person each month, or \$2,200 per person each year.

A Summary of Medicare Part D Coverage

The basic Medicare Part D coverage provides that prescription expenses will be handled in the following manner:

Each Person's Prescription Drug Expenses	Of Those Expenses Each Person Pays	Of Those Expenses Medicare Part D Pays
Total Annual Expenses Up To \$250	100%	0%
Total Annual Expenses of \$250 but less than \$2,250	25%	75%
Total Annual Expenses of \$2,250 but less than \$5,100	100%	0%
Total Annual Expenses of \$5,100 and over	5%	95%

The company you select to provide your Medicare Part D benefits may provide different benefits than those listed above, including co-pays, drug formularies and mail order programs in addition to benefits from participating local pharmacies.

Be sure to contact the company you selected if you have any questions about your benefits.

You also have the opportunity to change your Part D prescription drug benefit provider each year during a re-enrollment period.