

If you have Medicare or will become eligible for Medicare in the next 12 months, a new Federal law gives you more choices about your prescription drug coverage, starting in 2006. Please see the following page for more details on your rights. **IT IS IMPORTANT THAT YOU KEEP THIS PAGE FOR YOUR RECORDS.**

If you are eligible for Medicare now, part of the decision you make will be based on the prescription drug coverage you have now through (ABC Company.) The attached notice will tell you whether or not our coverage is at least as good as the coverage available under the new Medicare Prescription Drug program. Careful attention to this notice will help you decide whether you should stay with the coverage we provide you, or whether you may want to enroll in the Medicare prescription drug program now to avoid paying a higher price later.

You may have other family and friends who have Medicare that don't have employer or union sponsored health insurance coverage. The factors relative to their decisions about the Medicare prescription drug program will be different, and will be based on their personal circumstances.

More information is available to help you, your family, and friends make decisions regarding the new Medicare prescription drug plans at 1-800-Medicare or www.Medicare.gov.

Even if you are not eligible for Medicare, you may have friends or family members who are. This is the first time in the history of Medicare that coverage for prescription drugs has been available through the Medicare program. It is important that they enroll for the coverage during the special enrollment period in order to avoid paying a higher price for the coverage later. You should encourage them to pay close attention to all the materials they are receiving from the Center for Medicare and Medicaid services (CMS). If they need more help, they can call 1-800-Medicare or go to www.Medicare.gov.

It is also important for you to know that for people with limited income and resources, extra help paying for a Medicare drug plan is available. Information regarding this extra help is available through the Social Security Administration. For more information you should call 1-800-772-1213 or go to www.socialsecurity.gov.