

IMPORTANT INFORMATION FOR RETIRED EMPLOYEES AND DEPENDENTS BECOMING ELIGIBLE FOR MEDICARE

Employees and/or eligible dependents who become eligible for Medicare while covered under the NRC/UTU Plan, the National Health and Welfare Plan (GA-23000) or ERMA/GA-46000, **must** enroll for Medicare Parts A, B and D when they first become eligible.

Once eligible for Medicare, coverage under the NRC/UTU Plan or GA-23000 becomes secondary and coverage under GA-46000 stops completely.

In the case of an employee who is covered for employee and dependent coverage under ERMA/GA-46000 and subsequently becomes eligible for Medicare, the employee coverage under ERMA/GA-46000 ends. The dependent coverage under ERMA/GA-46000 continues until the employee reaches age 65 when he/she would have otherwise become eligible for Medicare due to age.

Under the above circumstances, the dependents losing coverage under ERMA/GA-46000 have the option of continuing coverage under COBRA for a maximum of 36 months, enrolling in GA-23111 Plan C or seeking available medical coverage through an independent insurance company. Consult your local yellow pages under Independent Insurance Companies to obtain information about available coverage in this regard.

There is an initial enrollment period for coverage under GA-23111. The initial enrollment period begins in the month your NRC/UTU Plan or GA-23000 coverage ends, and extends for the next three months. If you do not enroll for coverage during the initial enrollment period you must wait until the open enrollment period described below.

United HealthCare has a Medicare supplement plan available under GA-23111, Plan F. While it does not provide for prescription drug benefits, drug benefits are provided under Medicare Part D. You should contact Medicare for information about Part D.

Currently, the "open enrollment" period for individuals wanting to enroll for Plan F coverage is limited to May of even numbered years. For example, there was an open enrollment period in May 2004 and the next scheduled open enrollment is May 2006.