

IMPORTANT NOTICE FROM THE UNIVERSITY OF UTAH REGARDING YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this important notice and keep it where you can find it.

This notice has information about your current prescription drug coverage with the University of Utah and the new Medicare Part D prescription drug coverage available to everyone enrolled in Medicare on January 1, 2006.

The University of Utah has determined that the prescription drug coverage provided in the University of Utah Employee Health Care Plan is equivalent to Medicare Part D's drug coverage. As a result, **University of Utah Employee Health Care Plan members are being advised that you do not need to purchase a separate Medicare prescription drug plan as long as you remain enrolled in the University's active employee plan.** However, if at a later time you decide to enroll in a Medicare prescription drug plan (and you have **not** gone 63 days or more without coverage under the University's active employee plan), you will be allowed to enroll in a Medicare prescription drug plan without paying a penalty for not enrolling in a Medicare prescription drug plan when you were first eligible.

If you drop or lose your coverage in the University of Utah Employee Health Care Plan, you should consider enrolling in Medicare prescription drug coverage. If you don't enroll in Medicare prescription drug coverage after your current coverage ends, your monthly premium for Medicare prescription drug coverage can go up at least 1% per month for every month after May 15, 2006 that you did not have qualifying coverage.

Additional Information

If you have any questions concerning the information provided in this notice, contact the University's Benefits Department at (801) 581-7447.

You can get more information about Medicare prescription drug plans and the coverage offered in your area from these places:

- Visit www.medicare.gov for personalized help
- Call 1-800-MEDICARE (1-800-633-4227), TTY users should call 1-877-486-2048

Help for People with Limited Income and Resources

There are circumstances when Medicare will waive Part D premiums and beneficiaries don't have to pay Rx out of pocket costs (Part D premiums and co-pays). If you think you might meet the Social Security Administration's (SSA's) low-income criteria, you should contact SSA at the Web site www.socialsecurity.gov or call the SSA at 1-800-772-1213 (TTY 1-800-325-0778).

Keep this notice.

If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage after May 15, 2006, you may need to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.