

## **Important Notice from BNL 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 the options you have under the new Medicare prescription drug coverage available January 1, 2006 for people with Medicare. It also tells you where to find more information about Medicare prescription drug coverage and can help you decide whether or not you want to enroll in a Medicare prescription drug plan.**

You may have heard about Medicare's new prescription drug coverage, and wondered how it would affect you.

- Starting January 1, 2006, prescription drug coverage will be available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.
  
- BNL has determined that the prescription drug coverage offered by the BSA Medical Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep the BNL coverage and not enroll for the Medicare prescription drug coverage.

**If you choose to enroll in a Medicare prescription drug plan, you will not have prescription drug coverage under the BSA Medical Plan.**

If you choose to enroll in a Medicare prescription drug plan, you will still be eligible to receive the other BSA Medical Plan benefits, excluding prescription drugs.

People with Medicare can enroll in a Medicare prescription drug plan from November 15, 2005 through May 15, 2006 through Medicare. However, because you have existing prescription drug coverage that, on average, is as good as Medicare coverage, you can choose to join a Medicare prescription drug plan later. Each year after that, you will have the opportunity to enroll in a Medicare prescription drug plan between November 15<sup>th</sup> through December 31<sup>st</sup> through Medicare.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area before making a decision.

You should also know that if you drop or lose your coverage through BNL and don't enroll for Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If after May 15, 2006, you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly prescription drug premium will go up at least 1% per month for

every month after May 15, 2006 that you did not have that coverage. For example, if you go nineteen months without coverage, your prescription drug premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until next November to enroll.

More detailed information about Medicare plans that offer prescription drug coverage will be available in October 2005 in the "Medicare & You 2006" handbook. You'll get a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. **You can also get more information about Medicare prescription drug plans from these places:**

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

Information on the Medicare prescription drug plans will not be available through BNL; you need to contact Medicare directly for such information.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

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

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Date:	October 1, 2005
Name of Entity/Sender:	Brookhaven Science Associates
Contact:	Benefits Office
Address:	Brookhaven National Laboratory, Bldg 185 Upton, NY 11973
Phone Number:	(631) 344-2877 or (631) 344-5126