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IMPORTANT INFORMATION: NEW MEDICARE PRESCRIPTION DRUG BENEFITS AND THE NEW YORK STATE HEALTH INSURANCE PROGRAM

The New York State Health Insurance Program (NYSHIP) provides your prescription drug coverage through the Empire Plan. As a Medicare enrollee, you most likely will receive offers to buy a prescription drug discount card through companies approved by Medicare beginning in May 2004.

Your Empire Plan prescription drug coverage is a greater benefit than that offered by a Medicare drug discount card. Therefore, NYSHIP does not recommend that you purchase a Medicare drug discount card. NYSHIP will not require your former employer to reimburse you for the cost of a Medicare drug discount card.

If you do not wish to enroll in a Medicare drug discount card program, do not respond to the offers you receive.

Also in May 2004, Medicare enrollees below certain income levels will be offered a \$600 credit toward drug purchases. **However, you are not eligible for the \$600 credit because persons with employer-provided retiree prescription drug coverage, such as NYSHIP, are excluded.**

The prescription drug discount card and the \$600 credit are the first of two phases in the Medicare prescription drug benefit changes. The second phase, available in 2006, will provide more comprehensive coverage. The Medicare drug discount card program and credit will end in 2006 when the more comprehensive Medicare Prescription Drug Program is introduced for all Medicare enrollees.

At the present time, it does not appear that it will be necessary for you to join the Medicare Prescription Drug Program. The federal government, however, has not released the regulations governing the Medicare Prescription Drug Program and coordination with employer plans like NYSHIP. We will keep you informed as we receive information from Medicare.

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If you have questions about your Medicare benefits and NYSHIP, see your NYSHIP General Information Book and Empire Plan Reports.

If you have questions about your Medicare benefits, call Medicare at 1-800-MEDICARE (1-800-633-4227) or check the Medicare Web site at www.medicare.gov.

For questions about your Empire Plan Prescription Drug Program, refer to your Empire Plan Certificate. You may also call Express Scripts at 1-877-7-NYSHIP (1-877-769-7447) for information.

Employee Benefits Division