

Subject: Important Information About Your UnitedHealthcare Coverage

Your current health coverage is changing.

On January 1, 2006, Medicare's new prescription drug coverage will go into effect. As a result, your current plan, GA-23111 Plan D will no longer provide you with a prescription drug benefit as of that date. Only the prescription drug benefit will be discontinued from your plan; all other health benefits will remain unchanged.

Under GA-23111 Plan D, UnitedHealthcare worked with Medco Health Services to provide prescription drug services. With drug coverage under GA-23111 Plan D ending, UnitedHealthcare will no longer continue its relationship with Medco for GA-23111.

It is important to note that you may receive enrollment materials for a Medicare Part D prescription drug plan from Medco. We want you to be aware that Medco's plan is not the same as UnitedHealthcare's. If you want prescription drug coverage with UnitedHealthcare, you should return the United MedicareRx enrollment form.

Regardless of your choice for prescription drug coverage, your medical and hospital benefits under GA-23111 will not be changed.

Your enrollment materials are coming soon.

You will receive enrollment materials from UnitedHealthcare within the next few weeks. If you do not receive our package, you can request one by calling our toll-free number at 1-888-556-7059 anytime from 8:00 a.m. to 8:00 p.m. EDT M-F and 8:00 a.m. to 5:00 p.m. Sat. (For those with a hearing impairment, TTY service is available at 1-877-730-4203).

You will be able to enroll in a UnitedHealthcare Medicare prescription drug plan.

UnitedHealthcare has been providing excellent, high quality service to railroad employees and retirees, and their dependents, for the past 50 years. We are pleased to continue that service now by offering you the opportunity to enroll in our Medicare-approved prescription drug plan, United MedicareRx. Your enrollment is not automatic; you must complete and return the enrollment form which will be sent to your home in October.

The United MedicareRx Plan was designed for you.

Here are some of the highlights of the United MedicareRx Medicare Prescription Drug Plan:

- Co-payments as low as \$5 for generic drugs and \$28 for preferred brand name drugs.
- Over 50,000 network pharmacies ready to serve you.
- Convenient mail order service available.
- Low monthly premium of \$23 to \$31 per person, depending on where you live.

New relationship with Walgreens and other national drug stores

For our Medicare Part D plans, UnitedHealthcare has established a new agreement with Walgreens Health Initiatives, which in turn has agreements with major national drug chains such as CVS, Rite Aid and others, in addition to Walgreens' retail pharmacies.

We look forward to continuing to serve your prescription drug coverage needs!

If you have qualified for additional assistance for your Medicare Prescription Drug Plan costs, the amount of your premium and cost at the pharmacy will be less. Once you have enrolled in United MedicareRx, Medicare will tell us how much assistance you are receiving, and we will send you information on the amount you will pay. If you are not receiving this additional assistance, you should contact 1-800-MEDICARE (TTY/TDD users should call 1-877-486-2048), your State Medicaid Office, or the Social Security Administration at 1-800-772-1213 or at the toll-free TTY/TDD number, 1-800-325-0778, between 7 a.m. and 7 p.m., Monday through Friday, to see if you might qualify.

United MedicareRx is a Medicare Prescription Drug Plan (PDP) insured by United HealthCare Insurance Company or United HealthCare Insurance Company of New York for New York residents (together called "UnitedHealthcare"). As a PDP sponsor, UnitedHealthcare contracts with the Federal government.

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