

RAILROAD EMPLOYEES AND/OR DEPENDENTS OPEN ENROLLMENT

During the month of May 2004, UnitedHealthcare will hold an open enrollment under GA-23111. During this open enrollment, any individual eligible for coverage under one of the GA-23111 plans can enroll and will be accepted for coverage without any medical underwriting or requirement of good health. There are no limitations on pre-existing conditions. Enrollment in May 2004 will be for coverage effective June 1, 2004. Only those applicants, who mail their Enrollment Form in May 2004, will be considered for open enrollment.

This open enrollment is being held:

- For persons already enrolled in GA-23111 who want to change their coverage from Plan D to Plan F (**which has no prescription drug coverage**) or from Plan F to Plan D. The next opportunity to change plans is scheduled for May 2006.
- For any individuals who were covered under **any** railroad health plan and were represented by a Railway Labor Union.
- For any individuals who are members in accordance with the constitution or by-laws of one of the participating railway labor organizations, when coverage under the employer group health plan which applies to them ends.

If someone you know meets the new GA-23111 eligibility provisions, open enrollment provides an opportunity for them to become covered. You may also enroll your spouse or eligible children if they are not currently covered. In addition, open enrollment under Plans D or F is available for your parent or parent-in-law. Anyone interested in enrolling should call the following phone number to obtain an Enrollment Form or get additional information:

- **For persons eligible for Medicare, call 1-800-809-0453.**
- **For persons not eligible for Medicare, call 1-800-842-5252.**

The next open enrollment is planned for May 2006.

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