

Important Information about a Medco Prescription Benefit Option for 2006 for GA-23111 Participants

After months of working together, Medco and the railroad unions that sponsor the coverage available to you under Group Policy GA-23111 are pleased to announce a new Medicare Part D prescription drug plan that has been created specifically for GA-23111 participants. **YOURx PLAN™** is the culmination of a process that began soon after Congress passed legislation establishing the new Medicare Part D drug benefit, and is a Medicare-approved, customized prescription drug plan (PDP) specifically designed for GA-23111 participants.

Your enhanced prescription drug plan offers:

- Access to over 51,000 retail network pharmacies
- Convenient home delivery through Medco By Mail
- No deductible and 20% coverage during the coverage gap
- Co-payments as low as \$4 for generics and \$17 for preferred brand-name drugs for a 30-day supply at a retail pharmacy
- Co-payments as low as \$4 for generics and \$34 for preferred brand-name drugs for a 90-day supply through Medco By Mail
- Access to thousands of quality brand-name and generic drugs
- A monthly premium of \$87

Medco is an industry leader in reducing prescription costs for millions of Americans and has been serving the prescription drug coverage needs of railroad retirees since June 1993. If you decide to join the Medco offering, the transition will be an easy one. And your enrollment process into the plan will not involve a lot of paperwork.

You will receive more details on Medco's **YOURx PLAN™** specifically designed for railroad retirees in early November. Once you receive the materials, carefully review them and complete and return the enrollment form to Medco as soon as possible to ensure there is no gap in coverage.

Medco looks forward to continuing to serve the prescription drug benefit needs of railroad retirees. If you have any questions about your customized plan, please call us toll-free at **1-800-590-6802** (TTY/TDD users should call 1-800-716-3231), or visit us at www.medco.com/medd/railroad on the Web.

YOURx PLAN is a trademark of Medco Health Solutions, Inc.