

IMPORTANT ANNOUNCEMENT FROM UNITEDHEALTHCARE

GA-23111 Health Insurance Open Enrollment Period for Railroad Retired or Disabled Employees and/or their Dependents

During the months of **November and December 2010**, 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 for pre-existing conditions. Enrollment in November and December 2010 will be for coverage effective January 1, 2011. Only those applicants who mail their completed enrollment forms in November or December 2010 will be considered for open enrollment. The next opportunity to enroll during an open enrollment period will be in November/December 2012, consistent with the Plan's two-year open enrollment cycle.

This open enrollment is being held:

- 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 you or someone you know meet the 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, enrollment under Plan 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 additional information:

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

<u>Plan</u>	<u>Current Monthly Rate*</u>	<u>Applies To</u>
A	\$ 305.00	Persons eligible for coverage under GA-23111 except persons eligible under Medicare, and persons eligible under GA-46000 *Read Summary*
B	\$ 415.00	Persons eligible for coverage under GA-23111 except persons eligible under Medicare, and persons eligible under GA-46000 *Read Summary*
C	\$ 530.00	Persons eligible for coverage under GA-23111 except persons eligible under Medicare, and persons eligible under GA-46000 *Read Summary*
E	\$ 180.00	Persons eligible under The Railroad Employees National Early Retirement Major Medical Benefit Plan (GA-46000) *Read Summary*
M	\$ 180.00	Persons eligible under The Massachusetts Bay Commuter Rail Early Retirement Plan (MBCR Plan)
F	\$ 168.00	Persons eligible for Full Medicare Coverage *Read Summary*

***Note:** Enrollment during November and December of the open enrollment period provides for coverage effective the following calendar year, January 1st through December 31st. Each June 1st of that calendar year, and only at that time, adjustments to the premium for all plans under GA-23111 may occur. Additionally, if you are enrolled in either Plan A, B, or C under GA-23111, and a change in the premium amount you pay does occur, you will be allowed, at that time, to switch your plan to a different plan (A, B, or C) with a lesser premium if available.