

## Prescription Drug Plan 2009 Summary of Benefits

### 2009 Enhanced Medicare Part D (Four-Tier Plan)

This is an **enhanced Medicare Part D plan** with **no annual deductible** and no coverage gap. When you enroll in this plan, you will be automatically enrolled in Medicare Part D. You will be responsible for the corresponding co-payment for your prescription drugs.

Four-Tier Plan		
	30-Day Retail	90-Day Retail or Mail-Order
<b>Tier 1</b>	<b>\$10 Co-pay</b>	<b>\$20 Co-pay</b>
<b>Tier 2</b>	<b>\$25 Co-pay</b>	<b>\$50 Co-pay</b>
<b>Tier 3</b>	<b>\$50 Co-pay</b>	<b>\$150 Co-pay</b>
<b>Tier 4</b>	<b>50% Co-pay</b>	<b>50% Co-pay</b>

*If the total of the retiree's out-of-pocket expenses reaches \$4,350 during the year, the plan will then pay 95% of prescription costs for the remainder of the calendar year.*