

October 21, 2009

Dear IUOE Local 4 Retiree:

As you may already know, Blue Cross Blue Shield of Massachusetts will not be offering the Medicare Blue PFFS product in 2010 because of many changes by the federal government concerning these products. Unfortunately, the Health & Welfare Fund will not be sponsoring a specific replacement plan as there are many others available that you can enroll in on your own.

Below we have listed the toll free numbers for some of the companies that do business in the New England area. Contact them for information on the 2010 benefits and premium rates for the area where you live.

Blue Cross Blue Shield MA	1- 800-678-2265
Blue Cross Blue Shield ME	1- 800-585-0099
Blue Cross Blue Shield NH	1- 800-225-2666
AARP	1- 877-699-5710
Aetna	1- 800-529-5586
Harvard Pilgrim First Seniority	1- 800-779-7723
Tufts	1- 800- 246-2400

This is just a partial list as there may be other companies that also offer plans that complement Medicare.

If you do nothing, you will automatically be returned to Original Medicare. Please note, however, that with just Original Medicare you will not have prescription drug coverage and you will not be protected with coinsurance limits.

The December pension check will be the last check with a premium deduction for the current Medicare PFFS product. You will be required to mail your premiums for 2010 to the Plan you select.

If there are any questions about the process please call Malle Kasprzyk at extension 115 at the number below. Questions about new benefits or premium rates should be directed to the carriers offering the plans.

I regret we could not continue offering you the pension deduction for handling the health premiums in 2010 but I know there are many good non-group plans available that should be able to meet your needs.

Sincerely,

Gina M. Alongi
Administrator
IUOE Local 4 Funds