

Dear Participant:

This is Your Annual Notice of Change for your Medicare Prescription Drug Coverage through the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) Retiree Drug Plan.

This mailing gives you the details about your Medicare prescription drug coverage as a participant of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) Retiree Drug Plan from January 1 – December 31, 2009, and explains how to get the prescription drugs you need. The EUTF Retiree Drug Plan is an employer sponsored Medicare Part D Prescription Drug Program. The EUTF Retiree Drug Plan is administered by NMHC. This is an important legal document. Please keep it in a safe place.

What is changing in 2009?

Our plan premium, benefits, and cost-sharing will be exactly the same in 2009 as they are in 2008.

Why am I receiving this information?

We are sending this Annual Notice of Change (ANOC) so you can review the 2009 coverage offered through this plan. Each year, from November 15 through December 31, is the annual open-enrollment period for all Medicare Part D plans. You will probably start receiving advertisements from other plans during this time. Please know that if you are happy with your coverage under the EUTF Part D Plan, you do not have to take any action – and **you do not have to enroll in another plan. If you want to stay in our Plan, you don't need to do anything. You will still be a participant of our Plan for the coming year.**

Note: If you are a participant of a State Pharmaceutical Assistance Program (SPAP) or an employer group, you may be required to belong to a specific plan in order to continue to get the additional benefits you may be receiving. Please check with your SPAP or employer before switching to another prescription drug program.

Where can I get more information regarding my 2009 benefits?

The Evidence of Coverage (EOC), the ANOC, and the Summary of Benefits documents explain your rights, benefits, and responsibilities as a participant of our Plan and are in effect from January 1, 2009 - December 31, 2009. The EOC, ANOC, and the Summary of Benefits are available for your reference on our website at www.mynmhc.com and on

the EUTF website at www.eutf.hawaii.gov, click on “Links to carrier websites”. To request these documents be mailed to you, please contact **NMHC Customer Care** to request your copy toll free at 1-866-533-6977. NMHC Customer Care is available 24 hours a day, seven days a week. TTY/TDD users, please call 1-866-443-1094.

Where can I get more information regarding my pharmacy network?

A pharmacy network listing is available for your reference on our website at www.mynmhc.com and at the EUTF website at www.eutf.hawaii.gov. To request this listing be mailed to you, please contact **NMHC Customer Care** to request your copy toll free at 1-866-533-6977. NMHC Customer Care is available 24 hours a day, seven days a week. TTY/TDD users, please call 1-866-443-1094.

Where can I get more information regarding my formulary?

A formulary is available for your reference on our website at www.mynmhc.com and at the EUTF website at www.eutf.hawaii.gov. To request this listing be mailed to you, please contact **NMHC Customer Care** to request your copy toll free at 1-866-533-6977. NMHC Customer Care is available 24 hours a day, seven days a week. TTY/TDD users, please call 1-866-443-1094.

Sincerely,

NMHC Group Solutions