



WELFARE FUND

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IRWIN SHANES, Administrator

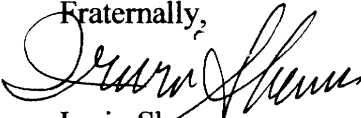
IMPORTANT UPDATE

Medicare Part D-Prescription Drug Program

If you are an **Active** or **Retired** member who is Medicare eligible (or you have a spouse who is Medicare eligible) please note the following:

1. A decision on whether to enroll in Part D or not to enroll in Part D does not have to be made until mid November.
2. All members and/or spouses who are Medicare eligible due to age or disability must enroll in Medicare D during the enrollment period (after the 15th of November) to avoid a penalty of 1% per month **unless they are already enrolled in a prescription drug plan that is equivalent to or better than the Part D benefit.**
3. All active members and spouses covered by the CSA Welfare Fund prescription drug plan with Medco systems **are in a plan that is better than Medicare Part D.**
4. All CSA retirees and/or spouses who are currently enrolled in a prescription drug plan rider through their City Health Plan **are in a plan which is equal to or better than Medicare Part D.**
5. The Municipal Labor Committee, of which CSA is a member, is currently negotiating a reduction in rider costs for those members eligible for Medicare Part D who are covered for prescription drugs under the City Plan and remain with the City Plan instead of enrolling in Medicare Part D.

Be patient-**DO NOT PANIC. DO NOTHING NOW.** Read your CSA Newsletter. We will keep you up to date as best as we can.

Fraternally,

Irwin Shanes
Administrator

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