

**The Plan wants you to understand why you are receiving the attached
“Waiver Notice” and “Creditable Coverage” letter**

1. You are receiving this notice because the Health & Security Plan (“Plan”) applied to the U.S. Department of Health & Human Services (“HHS”) on behalf of the Trust for permission to keep the current \$100,000 annual cap on its prescription drug benefit in place. The Health Care Reform Law would have required the Plan to lift that annual cap on the prescription drug benefit in July, 2011 if a waiver of that requirement was not granted by HHS. As the attached notice indicates, a waiver was sought in order to keep your current co-pays from increasing and to prevent a decrease in your benefits. Federal law requires the Trust to advise you of these facts.

Please know that the fact that a waiver was granted does not change your prescription drug benefit in any way. Your co-pays remain the same.

2. You are receiving this credible coverage letter because the Medicare Modernization Act requires us (Health & Security Plan (“Plan”)) to notify Medicare eligible members whether their prescription drug coverage is expected to pay on average as much as the standard Medicare prescription drug coverage. Please keep your credible coverage letter in a place where you can find it. This credible coverage letter does **not change your prescription drug benefit.** This credible coverage letter gives you information on your current prescription drug plan under DC 37 Health & Security Plan Trust and your options under Medicare’s prescription drug Plan.