

November 8, 2005

RE: MEDICARE PART D: INFORMATION AND NOTIFICATION

Dear MCC Health Care Plan Participant:

If you or someone covered under your health care plan are Medicare eligible or will become Medicare eligible in 2006, please read the following notice carefully and keep it where you can find it.

This notice has information about your current prescription drug coverage with Monroe Community College and the new Medicare prescription drug coverage available January 1, 2006. It also tells you where additional information can be found to help you make decisions about your prescription drug coverage. The attached information explains your options under the Medicare Part D.

1. Starting January 1, 2006, new Medicare prescription drug coverage will be available to everyone with Medicare. It is called Medicare Part D and is a part of the Medicare Modernization Act.
2. Monroe Community College's senior health care plans with Excellus BC/BS and Preferred Care will pay for prescription drugs, on average, at least equal to or better than the standard Medicare Part D drug coverage.

As a participant in one of the College's senior health care plans (BC/BS Traditional--Medicare Supplemental, Blue Choice Senior, Medicare Blue Choice, and Preferred Care Gold), you are being notified that your plan is rated "creditable" in accordance with Medicare Part D regulations. Creditable plans are those plans with drug coverage determined to be, on average, equal to or better than the prescription coverage under Medicare Part D.

Since College plans are creditable, as explained in the attached information, we are recommending you do not enroll in Medicare Part D for 2006 as long as you continue coverage with the College.

Again, please read the attached information. If you have questions, you may contact the Human Resources Department at 1-585-292-2110. Your attention and cooperation in this matter is appreciated.

Sincerely,

Dr. Sherry D. Ralston
Director, Human Resources.

Enclosure