



445 Fifth Avenue  
New York, NY 10016

October 2009

Dear Friend,

Our records indicate that you are a member of the Medical Trust's Dental plan but are not enrolled in one of our Medicare Supplement plans. Chances are you have coverage that equals or exceeds what we offer, but circumstances change, and what worked for you in 2009 may not be the best choice for you in 2010.

Since it is Open Enrollment time, you have the opportunity to sign up for one of our Medicare Supplement plans should you wish to do so. With that in mind we're providing you with an overview of our Medicare Supplement plans, their costs, and the subsidies available to eligible retirees and their spouses. We have also included the Dental Rates for the 2010 plan year.

### Retiree Dental Plans

For 2010, we are happy to report that we are able to offer the same dental plan choices to you with only a \$2 per member/per month (pmpm) increase in premiums. This means the Preventive Dental Plan will now cost \$25 pmpm, the Basic Dental plan will cost \$51 pmpm, and the Dental & Orthodontia plan will cost \$65 pmpm. Remember, three in-network cleanings per year are fully covered by all three dental plans. Non-network cleanings are also covered but there may be a small out-of-pocket cost.

### The Church Pension Fund Subsidy & 2010 Medicare Supplement Rates

We are delighted to announce that there will be no increase to the cost of the Comprehensive plan in 2010 - it will remain \$265 pmpm. Additionally, the Church Pension Fund will continue to provide Medicare-eligible clergy with 20 or more years of credited service (YCS) and their eligible spouses \$265 toward the purchase of healthcare coverage. The following chart outlines the cost, based on YCS, for our Medicare Supplement plans, taking into account the Church Pension Fund's \$265 pmpm healthcare assistance contribution for eligible retirees. **Note: The subsidy can only be applied to a Medical Trust plan; it is never paid directly to the retiree.**

Medicare Supplement Plan		Cost per Member per Month <sup>1</sup>		
		Full Plan Cost	10-19 YCS	20+YCS
With Prescription Drug Coverage	Comprehensive	\$265	\$2 - \$20	\$0
	Plus	\$350	\$87 - \$105	\$85
	Premium	\$400	\$137 - \$155	\$135
Without Prescription Drug Coverage	Comprehensive II	\$145	\$0	\$0
	Plus II	\$165	\$0	\$0
	Premium II	\$210	\$0	\$0

<sup>1</sup> Some dioceses subsidize all or a portion of the costs for their retirees. Check with your diocese to determine your actual cost for each plan.

### Three Medicare Supplement Plans

UnitedHealthcare will be our new plan partner for Medicare Supplement plans effective January 1, 2010. We have three plans for you to choose from, and they are available with prescription drug coverage or without prescription drug coverage for those who have Medicare Part D.

Our **Comprehensive** plan provides good coverage for a broad range of medical services including physician visits, hospital stays, lab work, outpatient services, prescription drugs, an annual physical, vision, and hearing aid benefits. Comprehensive Plan members share in the cost of these services through deductible and copayment amounts. Our **Plus** and **Premium** plans provide similar levels of protection as the Comprehensive plan with a few key differences including, but not limited to: lower annual out-of-pocket maximums, slightly lower copays for physician office visits and prescription drugs, and lower coinsurance amounts for the first 60 days of hospitalization, but you may contribute more toward the monthly premium. <sup>2</sup>

### Premium Plan Enhancements for 2010

For the 2010 plan year, the following enhancements have been added to the Premium plan:

- The **Premium** plan hearing aid benefit will increase from \$1,000 to \$2,000 per ear, every 5 years, while the Comprehensive and Plus remain at \$1,000 per ear, every 5 years.
- The **Premium** plan benefits for Physical, Occupational and Speech therapies have been enriched. For the Premium plan for 2010 the member will pay 0% and the plan will pay 100% and with no cap like Medicare.

### No Changes For 2010?

If you have no changes to your dental coverage for 2010 and do not wish to enroll in a Medicare Supplement plan, do nothing. Your plan coverage will remain the same in 2010 as it was in 2009.

### Changes For 2010?

If you choose to enroll in one of our Medicare Supplement plans, to ensure that you receive your new UnitedHealthcare ID card by January 1, 2010, we are asking that you get us your completed form by November 20, 2009. If you enroll past this deadline but before the end of the year, don't worry. Client Engagement can help you if you don't receive your ID card before January 1, 2010. Their number is listed at the end of this letter. Use your form to make any changes to your Dental coverage as well.

### Join Us – How to Enroll

We've included an open enrollment form for your convenience. You'll notice that the "Currently Enrolled In" medical section is blank. To sign up for benefits please select a plan for yourself and your spouse (if applicable). Then complete the form and return it to us as soon as possible, but no later than December 31, 2009.

We'd like the opportunity to serve you. If you would like to receive more information on our plans, or if you need assistance or have questions, please call our Client Engagement call center at (866) 273-4545, and they will be happy to help you. The benefit year begins on January 1, 2010 so if you wish to add coverage, please contact us as soon as possible.

Sincerely,  
The Medical Trust Team

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<sup>2</sup> In the event of a conflict between this document and the official Plan documents, the official Plan documents will govern.