

YOUR BENEFITS GUIDE – OVERVIEW

1. Overview

About your 2010 Retiree Medical and Prescription Drug Plan Benefits Guide

Welcome to the 2010 Electric Boat Retiree Medical and Prescription Drug Plan Benefits Guide. This guide contains important benefit information on the Retiree Medical and Prescription Drug Plan options offered to Electric Boat retirees, spouses and surviving spouses in calendar year 2010 who reside both in the State of Connecticut and in all other states in the United States.

Selection and administration of your 2010 plan options

2010 marks the 12th year of the Electric Boat Retiree Medical and Prescription Drug Plan. Each year, these plans have been designed and implemented with the support and assistance of the following entities:

Marine Draftsman Association – MDA-UAW
The Metal Trades Council of New London County
The Retired Salaried Employees Association
Electric Boat Corporation
Beacon Financial Group, Inc.

In our efforts to serve our Medicare membership better, in July 2009, Beacon Financial Group decided to divide its workforce in two. In that process, the Medicare team became part of a new corporation called **Beacon Retiree Benefits Group, Inc.** We feel that this new name is a better fit as it more closely reflects who we are, further emphasizes our primary focus for more than the past decade and illustrates our continued commitment to the Medicare market in the years ahead.

Your Electric Boat Retiree Medical and Prescription Drug Plan will continue to be administered and serviced by the same group of licensed, experienced and certified Medicare specialists who truly care about the needs and satisfaction of Electric Boat retirees, their spouses and surviving spouses.

At Beacon, we know how confusing and overwhelming Medicare Plans can be. It is our mission to help you understand your Medicare Plan options while providing sound, objective advice to help you navigate your way to an informed decision that best fits your needs.

Your satisfaction is our primary objective and the only appropriate measurement of our success as we strive to build a long-term relationship with you by earning your confidence and trust.

We are here to help you in any way we can with any eligibility or benefit question, claim problems, enrollment assistance or any obstacles you experience along the way. We can be reached toll-free at **1.888.484.0414** or visit us at www.BeaconMedicare.com.

Eligibility

You are eligible for the Electric Boat Retiree Medical and Prescription Drug Plan if you are a retiree of Electric Boat, age 65 or older or on Medicare disability and are enrolled on Medicare Part A and Part B.

Spouses or surviving spouses of Electric Boat retirees are also eligible for the plan as long as they are 65 or older or on Medicare disability and are enrolled on Medicare Part A and Part B.

Electric Boat employees that retire at or after age 65 are considered eligible for these plans the first of the month following their date of retirement and upon enrollment into Medicare Part A and Part B. This eligibility also pertains to the newly retired employee's spouse.

Electric Boat retirees losing coverage under an actively employed or retired spouse are also eligible for these programs upon involuntary or voluntary loss of employer group coverage and enrollment into both Medicare Part A and Part B.

How your benefits are affected by certain events

Your pre-65 retiree benefit coverage through Electric Boat will cease the day prior to your Medicare effective date. Your Medicare coverage generally begins the 1st of the month of your 65th birthday. If you were born on the 1st of the month, your Medicare coverage begins the month prior. Your eligibility for the Electric Boat Retiree Medical and Prescription Drug Plan as described in this guide begins on your Medicare effective date. You may become eligible for Medicare prior to 65 due to disability.

If your spouse is a covered dependent on your pre-65 retiree benefit coverage through Electric Boat, your spouse's coverage will cease the day prior to his/her Medicare effective date.

You and your spouse are eligible for the Electric Boat Retiree Medical and Prescription Drug Plan as outlined in this guide upon age 65 and/or enrollment into both Medicare Part A and Part B. Most times, you and your spouse will become eligible at different times as one of you will turn age 65 or become Medicare eligible prior to the other. If either of you are not yet 65 and therefore not eligible for Medicare, your pre-65 retiree benefit coverage through Electric Boat will continue until such time your eligibility for that program ceases at age 65.

Once you make your selection for 2010, you generally remain in that option until the end of the calendar year until the next open enrollment, at which time you have the opportunity to make changes. Some plan options are restricted to enrollment only upon initial eligibility or under certain qualifying events.

The Electric Boat Unlimited Prescription Drug Plan, for example, is only available upon your initial eligibility and retirees and/or spouses waiving enrollment into that program when first eligible can not enroll later unless they meet certain criteria. These restrictions and eligibility criteria are described later in this guide under **Section 3. Prescription Drug Plan Options**. The Electric Boat Dental Program is also only available to retirees and spouses upon initial eligibility as described later in this guide under **Section 4. Dental Plan Options**.

You will have the opportunity to make changes to your Medical Plan during the course of the year in certain instances and with some restrictions which are described later in this guide under **Section 2. Medical Plan Options**.

Retirees and spouses are eligible to make different plan selections independent from each other. Retirees and spouses do NOT have to elect the same combination of plans. Each spouse can choose their own combination of plans that best fits their coverage needs.

Your Beacon Retiree Benefits Group Contacts

Should you have any questions during your enrollment process, during your annual open enrollment, regarding your eligibility or any questions pertaining to your benefits under these programs, we are always here to help you in any way. We can be reached Monday through Friday from 8:30 am to 4:30pm EST.

Our Toll Free Number is 1.888.484.0414

You can access additional Electric Boat Retiree Medical and Prescription Drug Plan information and forms on our website at www.BeaconMedicare.com. Go to the **Employer Groups** tab and the Electric Boat link is at the bottom of that page. You can always contact us via email as well.

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