



## **Open Enrollment Invitation**

### **Union Pacific Railroad Employees Health Systems - UPREHS Prime Medicare Plans**

### **Effective January 1, 2010**

UPREHS is very pleased to announce an open enrollment for Medicare retirees and their Medicare spouse from the Union Pacific, Southern Pacific, Western Pacific, or another UPRR affiliated or merged railroad. We have declared an open enrollment for our Prime Medicare Plans! If you are currently a Medicare member of UPREHS, do nothing - we will automatically re-enroll you for 2010. If you are a Medicare member of a different Railroad Hospital Association you are already receiving excellent benefits so please disregard this offer. If you are not a current member, please read on....

The UPREHS Prime Medicare Plans are designed specifically for Railroad Medicare retirees and their Medicare spouse. This open enrollment plan offer becomes effective on January 1, 2010. Medicare will allow us to begin confirming your enrollment for the 2010 plan year on November 15, 2009. Time is short so return your completed forms to UPREHS at your earliest convenience but no later than December 31, 2009.

#### **What does it cost and what you get for your money?**

The monthly premium is \$220 for each member. This is a combined amount that includes membership in all the UPREHS HCPP, Prime Medicare Secondary Plan (secondary payments to Medicare Part A and B) and the Prime Medicare Prescription Drug Plan. These are premium plans that include very rich benefits, pays all of your deductibles as shown in the enclosed Summary of Benefits, short formulary list and sample of participating pharmacies. UPREHS requires no referrals – and you choose from over 475,000 providers in our national network. Complete participating network and plan information is available on our website at [www.uphealth.com](http://www.uphealth.com).

#### **How do you join the UPREHS Prime Medicare Plans?**

If you would like to join the UPREHS Prime Medicare Plans effective January 1, 2010, please read the information we have sent to you. Then complete and sign the attached Enrollment Form (there is an extra one for your Medicare spouse), and the Premium Payment Authorization form. Return the signed and completed forms and your initial one-month premium payment of \$220 to UPREHS in the postage paid envelope we have provided in this packet.

Once we have confirmed your eligibility, you will be enrolled and we will send you a confirmation letter, UPREHS ID Card, the UPREHS Prime Medicare Plans Benefit Guides and a Formulary Book.

#### **How do you get more information?**

For questions or additional information on enrollment, available benefits, and the participating provider network in your area, visit our website at [www.uphealth.com](http://www.uphealth.com) or call the UPREHS Customer Service Department toll free at 1-800-547-0421, Monday through Friday, from 7:30 am to 3:30 pm, Mountain Time.

#### **What happens to your enrollment in your current Medicare plan?**

**If you have Medicare health coverage from the Railroad Employees National Health & Welfare Medicare Plan or a Medicare Advantage Plan, joining UPREHS Prime Medicare Plans will change your plan to UPREHS effective January 1, 2010.**

Thank you for your attention and we look forward to serving you in the future! UPREHS Plan for Life.