



The J. Paul Getty Trust

Human Resources - Benefits
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Important Notice About Your Prescription Drug Coverage & Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the J. Paul Getty Trust and the prescription drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

- Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare.
- The J. Paul Getty Trust has determined that the prescription drug coverage offered by all three of the Getty's medical plans is, on average for all plan participants, expected to pay as much as the standard Medicare prescription drug coverage will pay and is considered "Creditable Coverage".

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Your Current Prescription Drug Coverage

The J. Paul Getty Trust has determined that the prescription drug coverage available through the Getty's medical plans is, on average for all plan participants, expected to pay as much as the standard Medicare prescription drug coverage pays. Because of this, you may keep the Getty's coverage and you would not be required to pay a higher rate by Medicare if you later decide to enroll in the Medicare prescription coverage (Medicare Part D).

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from October 15th through December 7th. You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

You should also know that if you drop or lose your coverage with the J. Paul Getty Trust and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may be required to pay more to enroll in Medicare prescription drug coverage later.

If you have a lapse in prescription drug coverage for 63 days or longer that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll.

Waiving Your Medical Coverage under the Getty's Medical Plans

The current Getty medical plans cover health expenses in addition to prescription drugs. If you decide to waive your medical coverage through the J. Paul Getty Trust, you may not re-enroll in this plan at a



later date. You should compare the current Getty plans' coverage as indicated below, including which drugs are covered, to the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

Prescription Drug Coverage	HMO (UnitedHealthcare) Signature Value Advantage Plan	HMO (UnitedHealthcare) Signature Value Plan	HDHP/PPO (Aetna)
Preventive Medications	Generic \$0.00	Generic Only \$0.00	Generic \$0.00 Formulary \$35.00
Prescriptions – Retail Up to a 30-day supply	Generic \$15.00 Formulary \$35.00 Non-Formulary \$50.00	Generic \$15.00 Formulary \$35.00 Non-Formulary \$50.00	Generic \$15.00 Formulary \$35.00 Non-Formulary \$50.00 Subject to Annual deductible
Prescriptions – Mail Order Up to a 90-day supply	Generic \$30.00 Formulary \$70.00 Non-Formulary \$100.00	Generic \$30.00 Formulary \$70.00 Non-Formulary \$100.00	Generic \$30.00 Formulary \$70.00 Non-Formulary \$100.00

For a list of generic and formulary drugs, contact:

Aetna (HDHP/PPO)
www.aetna.com
 877.869.4077

UnitedHealthcare (HMOs)
<http://thejpaulgettytrust.welcometouhc.com/>
 877.630.5898

For More Information

Direct questions about this notice or your current prescription drug coverage to:

The J. Paul Getty Trust
 1200 Getty Center Drive, #400
 Los Angeles, CA 90049-1681
 Phone: 310.440.6523
HR@getty.edu

For more information about your options under Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program
- Call 800.633.4227 (TTY 877.486.2048)

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 800.772.1213 (TTY 800.325.0778).