

To: Anthem Blue Retiree Plan Participants  
From: University Human Resource Services  
Date: November 1, 2008  
**Subject: Retiree Health Care Coverage Effective January 1, 2009**

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It is again time for IU Retirees to consider their medical plan coverage for the upcoming year. Enclosed in this mailing is:

- a description of the Anthem Blue Retiree plan and 2009 premiums;
- a form for changing your address or canceling coverage in the Anthem Blue Retiree Plan; and
- important information that Medicare requires IU to provide about its prescription drug coverage.

There will not be an increase in premiums in 2009 for the Anthem Blue Retiree Plan. You do not need to take any action to continue your medical coverage in this plan. If you take no action, your January billing will be at the current rate.

Prescription drug coverage is not a part of the Anthem Blue Retiree. Participants can elect prescription drug coverage that is subsidized by Medicare. At this time you will want to decide if you will keep your current Medicare prescription coverage or change to another Medicare prescription plan. Medicare advises that you review your current coverage compared to the coverage and cost of plans that Medicare is sponsoring for 2009. If you wish to change prescription plans, Medicare will only allow you to do so during the Medicare annual enrollment period each year between November 15 and December 31. Before making a decision about your medical and prescription coverage for 2009, you may also want to consider other options, such as Medicare Advantage or a Medicare PPO if available in your geographic region; these options include both medical and prescription coverage under one plan.

Information on new Medicare rates and plans can be found at [www.medicare.gov](http://www.medicare.gov). You may also contact Medicare directly, at (800)-633-4227. If you have not already enrolled in a Medicare prescription drug plan, you will want to consider doing so before December 31.

If you decide to terminate coverage in the Anthem Blue Retiree plan, use the enclosed change form. Please note that if you terminate coverage, you will not be able to re enroll in this IU-sponsored plan at a later time.

If you have questions about the Anthem Blue Retiree plan, contact the IU Retiree Specialist at 812-856-4459.