Creditable Coverage Notice

Important Notice from BSA About Your Prescription Drug Coverage and Medicare
(For Medicare-eligible Participants in the BSA Medical Plan through Aetna)

If you and/or your covered dependents are not Medicare eligible, this document is for information purposes only. However, if any of your covered benefit eligible dependents are Medicare eligible, please read this information carefully so that you and your dependents can make an informed decision regarding their prescription drugs.

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with BSA and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. BSA has determined that the prescription drug coverage offered to participants in the Aetna medical plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug coverage.

When can you join a Medicare Drug Plan?
You can join a Medicare drug plan when they first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?
If you decide to join a Medicare drug plan, your current BSA coverage will not be affected. You and your dependents can enroll in a Part D plan as a supplement to, or in lieu of, the group health plan coverage.

Under your coverage with BSA, you are currently offered a prescription drug program that covers the following depending on the medical plan to which you are enrolled:

PLAN & BENEFIT: AETNA PRESCRIPTION DRUG BENEFIT	**AETNA PLAN 1**	**AETNA PLAN 2**	**AETNA PLAN 3**	**AETNA PLAN 4**
PRESCRIPTION DRUGS (in-network only)				
DEDUCTIBLE/YR (Individual/Family) (Deductible is combined for retail & mail order)	$100/$300	$100/$300	$100/$300	MEDICAL & PRESCRIPTION DRUG COMBINED
RETAIL: up to 30-day supply*				
TIER 1 (generic)	$10	$10	$10	$10 AFTER DEDUCTIBLE
TIER 2 (brand name in Aetna's formulary)	$25	$30	$35	$35 AFTER DEDUCTIBLE
TIER 3 (brand name not in Aetna's formulary)	$40	$50	$60	$60 AFTER DEDUCTIBLE
TIER 4 (specialty drugs)	$50	$60	$70	$80 AFTER DEDUCTIBLE

PLAN & BENEFIT: AETNA PRESCRIPTION DRUG BENEFIT	AETNA PLAN 1	AETNA PLAN 2	AETNA PLAN 3	AETNA PLAN 4
MAIL ORDER: 31-90-day supply *,**				
TIER 1 (generic)	$20	$20	$20	$20 AFTER DEDUCTIBLE
TIER 2 (brand name in Aetna's formulary)	$50	$60	$70	$70 AFTER DEDUCTIBLE
TIER 3 (brand name not in Aetna's formulary)	$80	$100	$120	$120 AFTER DEDUCTIBLE
TIER 4 (specialty drugs)	N/A	N/A	N/A	N/A

* After meeting a $100 per person / $300 per family annual drug deductible.
** Mail order can also be done through CVS retail pharmacy.

See the CMS Disclosure of Creditable Coverage to Medicare Part D Eligible Individuals Guidance (available at http://www.cms.hhs.gov/CreditableCoverage), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.

If you do decide to join a Medicare drug plan and suspend your current BSA coverage, be aware that you and your dependents will be able to get this coverage back by re-enrolling in the BSA plan during an Open Enrollment period.

When will you pay a higher premium (penalty) to join a Medicare Drug Plan?
You should also know that if you drop or lose your current coverage with BSA and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 days or longer without creditable drug coverage, your monthly premium will go up at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about this notice or your current prescription drug coverage contact:
Name of Entity/Sender: Brookhaven Science Associates, LLC
Contact: Benefits Office
Address: Brookhaven National Laboratory, Bldg. 400B
Upton, NY 11973
Phone Number: 631-344-2881.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through BSA changes. You also may request a copy of this notice at any time.

For more information about your options under Medicare prescription drug coverage**:**
More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:
- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TYY 1-800-325-0778).

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Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are not required to pay a higher premium (a penalty).