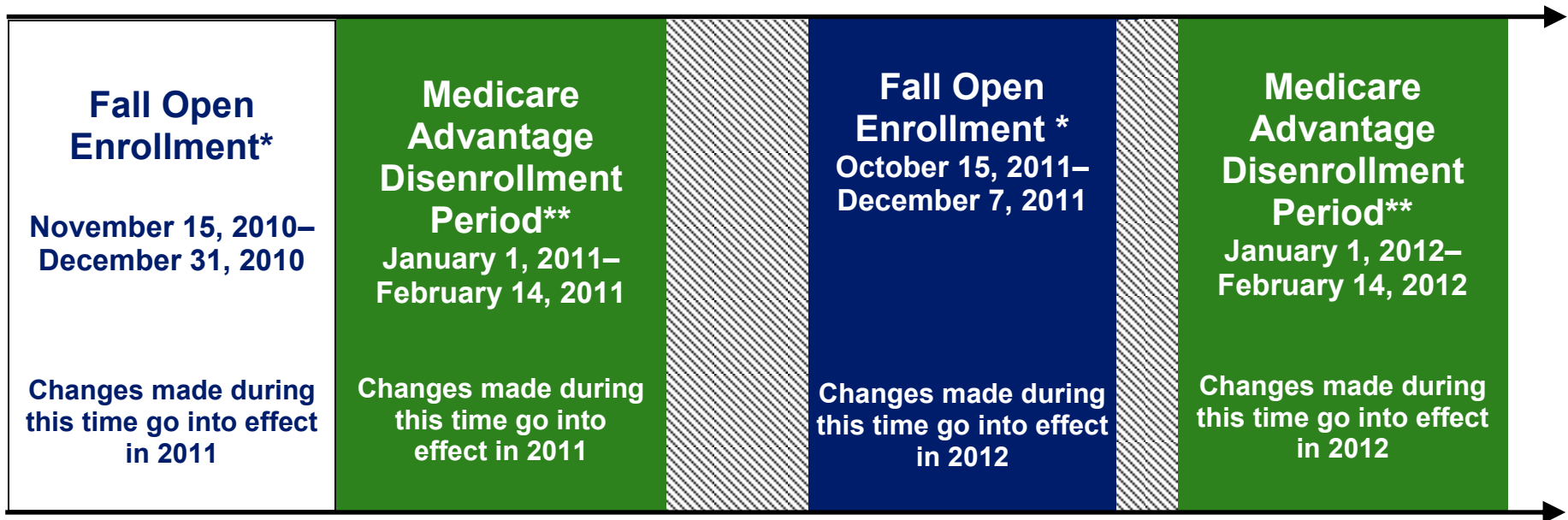


Medicare: New Open Enrollment and Disenrollment Periods



* During the Fall Open Enrollment you can change how you receive your health coverage and add, change or drop drug coverage. You can make as many changes as you want. The last change that is made is the one that will take effect. Changes made during the Fall Open Enrollment take effect January 1. The dates of Fall Open Enrollment will be different starting in 2011. In 2011 and in years after, the Fall Open Enrollment period will start earlier and end earlier.

** During the Medicare Advantage Disenrollment Period you can switch from a Medicare private health plan (also known as a Medicare Advantage plan) to Original Medicare. Regardless of whether the Medicare private health plan had drug coverage, you can join a stand-alone prescription drug plan, but you are not required to. Changes made during the MADP go into effect the first day of the following month.