October 17, 2006

Dear [Name],

Carleton College would like to provide you with important information about a new program that may help you, your spouse, and your eligible dependents to obtain quality, comprehensive health insurance to complement your present Medicare A & B coverage. Effective January 1, 2007 these insurance plan options are made available to you, as one who meets the plan eligibility rules, in Carleton College’s new Emeriti Retiree Health Solutions Plan. Plan participation was approved by Carleton’s Board of Trustees in its May 2006 meeting with the requirement to review plan successes after the third year of participation.

The Emeriti Program offers a range of options with Medicare-approved Part D benefits so that you can choose the level of supplemental coverage and cost that meets your needs. You can select a “standard” Part D prescription drug only plan, an “enhanced” Part D prescription drug only plan, or a comprehensive insurance plan that combines major medical and Part D prescription drug coverage. For Minnesota residents, the available coverages are HealthPartners for comprehensive coverage, and Aetna for prescription drug-only coverage. If you live out of Minnesota, you will be eligible for Aetna comprehensive and prescription drug-only coverages.

What information will be provided to help you make a decision?

Printed Materials: You may have received or will receive an extensive packet from Emeriti Retirement Health Solutions. It fully describes the origin of the plan, the major plan details, and outlines how you can participate. Please note the state residency requirements for the insurance providers available to you: HealthPartners for comprehensive coverage if you are a Minnesota resident and Aetna if you are a resident in another state.

Informational Meetings for Eligible Retirees: Representatives from Carleton, the Emeriti Plan, Fidelity Investments, who will be providing administrative services, and HealthPartners will be available to cover important details and enrollment deadlines on the following dates and times:

Please attend one of the following informational sessions:

**Monday, October 23**
9:30 – 10:30am - Location: Alumni Guest House Meeting Room
or
5:15 – 6:15pm - Location: Alumni Guest House Meeting Room

**Tuesday, October 24**
8:30 – 9:30am - Location: Olin 149
Key Details, Dates, and Deadlines:

Participation:

**Retirees currently participating in Medicare A and B** - One time enrollment opportunity for current Medicare A & B participants who meet the College eligibility plan requirements. If you do not enroll in the Emeriti Health Insurance Plan options during your eligibility period, you may lose the opportunity to enroll in the future.

The enrollment for current retirees will end at the same time as the Medicare enrollment period ends: December 31, 2006.

Retirees who are covered by Medicare must elect their Part D coverage by December 31st, with coverage effective January 1st.

Plan rates for 2007 must be approved by the Center for Medicare Services. The approved 2007 rates should be published mid-October and available on the Emeriti website.

If you elect an Emeriti option now for 2007, in future years you will be able to change to any available Emeriti option annually.

**If you are not yet eligible for Medicare**, but meet Carleton’s plan eligibility requirements, your enrollment period for Emeriti and its Part D coverage is a 90 day period starting the latest of age 65, termination of service, and enrollment in Medicare Parts A and B. Coverage will be effective on the first of the month following enrollment.

**Important facts that you should know about the Emeriti Health Insurance Plan Options and how they will coordinate with Medicare Part D:**

Every Emeriti Health Insurance Plan Option includes a Medicare-approved prescription drug benefit with different levels of coverage and cost.

You can be covered under only one Medicare Part D plan. Therefore, if you want to enroll in the Emeriti Health Insurance Plan Options, you should not enroll separately in any other Part D benefit plan offered to you by another source. Simply select any Emeriti option and you will automatically be enrolled in Medicare-approved Part D prescription drug coverage.

If you are currently covered under Medicare, the enrollment period for Medicare Part D and for our new Emeriti Program will begin November 1, 2006 and run through December 31, 2006.
The Emeriti Program, in collaboration with Fidelity Investments, HealthPartners and Aetna will provide you with four modes of communication, plus one from Carleton, to help you obtain accurate information and make an informed decision about retiree insurance for you and your eligible family members.

Please take note of the following resources available to you:

1. Watch for an Emeriti enrollment package in your mailbox (within the next two weeks).
2. Attend an Emeriti retiree insurance informational meeting at Carleton (dates and times listed above).
3. Call 1-866-EMERITI (1-866-363-7484) toll free for additional information and to enroll (Enrollment period between November 1st and December 31st, 2006 for those presently covered by Medicare A&B.)
4. Visit the Emeriti website at www.emeritihealth.org to get additional information.
5. E-mail your enrollment questions to hr@acs.carleton.edu.

In closing, the Emeriti Program has been designed especially to assist colleges, universities and other higher education-related, tax-exempt organizations in meeting the health insurance needs of their retirees and their retirees’ families. Emeriti Retirement Health Solutions, which created and oversees the Emeriti Program, is a non-profit consortial endeavor developed by higher education leaders through the generous financial support of The Andrew W. Mellon Foundation.

Sincerely,

Bonnie-Jean Mork
Director of Human Resources
Carleton College