Important Notice From Micron About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about prescription drug coverage under Micron's medical plans 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. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

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. Micron has determined (in the manner required by the federal government) that the prescription drug coverage offered through Micron's self-insured medical plans: Blue Cross PPO; Blue Cross Idaho PPO; Blue Cross HDHP; Cigna PPO; Cigna Idaho PPO; Cigna HDHP, and the fully insured Cigna International Plan and Kaiser HMO plans are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because prescription drug coverage under Micron's medical plans is creditable coverage, you can choose to enroll in Micron's coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?
You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. This may mean that you may have to wait to join a Medicare drug plan and that you may pay a higher premium (a penalty) if you join later. You may pay that higher premium (a penalty) as long as you have Medicare prescription drug coverage. However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a two (2) month Special Enrollment Period (SEP) because you lost creditable coverage to join a Medicare drug plan.

You should compare Micron's 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. For a detailed description of prescription drug coverage available through Micron's plans, see the Benefits Handbook or your plan's Summary Plan Description or Certificate of Coverage. Micron's medical plans pay for other health expenses, in addition to prescription drugs, and you will still be eligible to receive all of your current health and prescription drug benefits if you decide to join a Medicare prescription drug plan as well as enroll in Micron medical coverage.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?
If you decide to join a Medicare drug plan instead of Micron's medical coverage, which includes prescription drug coverage, be aware that you and your dependents may not be eligible for Micron's coverage unless you experience a qualified event that allows you to enroll midyear, or you wait until Micron's next annual enrollment period.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?
You should also know that if you choose to enroll in one of Micron's medical plans, and then drop or lose your medical and prescription drug coverage with one of Micron's medical plans, 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 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by 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 creditable coverage, your premium may consistently 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 Micron's Current Prescription Drug Coverage…

* Contact Micron's Global People Services at (208) 368-4748 or (800) 336-8918.
* Call the customer service number listed for Micron's medical plans, found on PeopleNow, Micron Guest Site, or in the Benefits Handbook.

NOTE: You may receive this notice each year included with Micron's annual enrollment information and if Micron's coverage becomes non-creditable. You may also request another copy of this notice if you need it.

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. If you or your spouse is age 65 or older, you will get a copy of the handbook in the mail every year from Medicare. You can also get more information about Medicare prescription drug plans from these places:

* Visit www.medicare.gov
* Call your state Health Insurance Assistance Program (see 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.

You may also be contacted directly by various Medicare prescription drug plans. 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 (800) 772-1313 (TTY (800) 325-0778)

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 whether or not you are required to pay a higher premium (a penalty).

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