

## Prescription Drug Coverage

In 2011, 76.6% of prescriptions were generic, representing an increase of 3% from 2010. This demonstrates the effectiveness of cost-sharing levels and the mandatory generic substitution program.

The prescription drug program available through the Trust does not have a "donut hole" like Medicare Part D. For all participants whose former employer contributes at the highest rate, mail-order maintenance medications and short-term retail pharmacy prescriptions are covered as follows, once a separate annual deductible is met:

- Generic prescription drugs at 90%;
- "Plan-preferred" brand-name prescription drugs at 75%;
- "Non-plan-preferred" brand-name prescription drugs at 60%.

Mail-order presents considerable savings for the participants and the Trust. Participants who do not use

the mail-order program for maintenance prescription drugs have their coverage reduced as follows:

- Generic prescription drugs at 50%;
- "Plan-preferred" brand-name prescription drugs at 50%;
- "Non-plan-preferred" brand-name prescription drugs at 25%.

On average for all plan participants, this program is at least as good as standard Medicare Part D coverage, so most participants do not need to enroll in a Medicare Part D plan and pay its monthly premium. Some participants with limited income and resources still choose to enroll in a Medicare Part D plan so they are able to receive financial assistance from the government. Participants are regularly advised to notify the Trust immediately if they decide to enroll in a Part D plan.

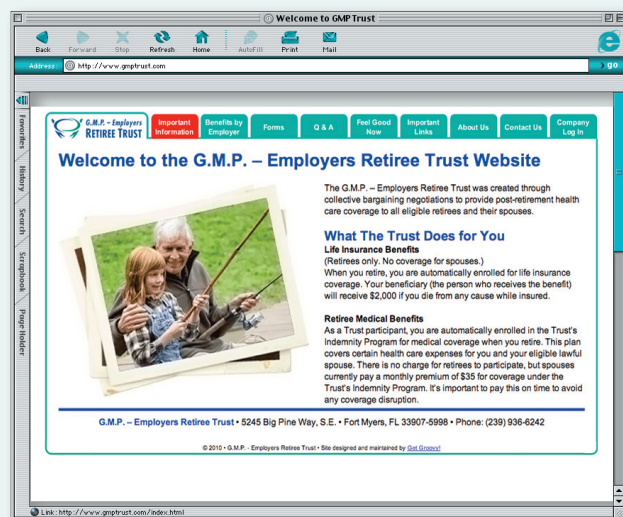
## Life Insurance

The Trust provides \$2,000 of life insurance coverage for eligible retirees only. There is no coverage available for spouses.

### Notification:

If the Trustees determine that any of the Trust's benefits are no longer satisfactory for any reason, they reserve the right, as they do with the Trust's Plan and other programs, to modify, change or discontinue any of them at any time and in any manner. The Trustees strive to provide ample notice before carrying out any such action.

Visit [www.gmptrust.com](http://www.gmptrust.com)



There are many resources available to inform participants and employers about the Trust and its benefits, with the website serving as a repository. Examples of available materials include:

- An overview brochure
- Plan of Benefits and Plan Summary of Coverage booklets
- Annual newsletters

