Office of Human Resources  
2070 Campus Box  
Elon, North Carolina 27244  

RE: Elon University Supplemental Retiree Medical and Pharmaceutical Benefits  

Dear Retiree (and spouse):  

You may have received a packet in the mail about a Medicare supplemental health and pharmaceutical insurance plan for the retired faculty and staff of Elon University. Please read this entire letter and review the information packet thoroughly as you consider enrolling in the Supplemental Medicare Retiree Health Plan.  

Elon University has contracted with The Harford for Supplemental Medical benefits and Benistar for Supplemental Pharmacy benefits.  

The TOTAL MONTHLY COST of the Supplemental Medicare Retiree Health Plan is:  

<table>
<thead>
<tr>
<th>TOTAL PLAN COST</th>
<th>Cost</th>
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<tbody>
<tr>
<td>Retiree Only*</td>
<td>$257.90</td>
</tr>
<tr>
<td>Spouse Only</td>
<td>$357.90</td>
</tr>
<tr>
<td>Retiree + Spouse*</td>
<td>$615.80</td>
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* Cost reflects $100 contribution from Elon University for Retiree
WHAT YOU NEED TO KNOW:

- Elon University will contribute $100 per month on behalf of each retiree, who enrolls in the program.

- When you (and/or your spouse) enroll in The Hartford medical plan you will automatically be enrolled into the Benistar Pharmacy Plan.

- You (and/or your spouse) cannot choose to participate in the retiree medical and pharmaceutical plan separately. In other words, you (and/or your spouse) cannot opt out of one plan and take the other.

- You (and/or your spouse) will receive only one monthly bill from Benistar.

- Please keep in mind that this plan is NOT a continuation of the current Elon Group Health Insurance Plan provided to employees, but a supplement to Medicare.

- If you have any questions regarding the Supplemental Medicare Retiree Health Plan – Please contact the Benistar Retiree Service Center at (800)-236-4782