

	SINGLE COVERAGE		FAMILY COVERAGE					
	Retiree/ Survivor currently age 65	Retiree/Survivor Turns 65 after 1/1/04	Retiree currently over 65/spouse over 65	Retiree turns 65 after 1/1/04 and spouse over 65	Retiree turns 65 after 1/1/04 and spouse under 65	Retiree is under 65 and spouse turns 65 (currently and in 1/1/04)	Survivor currently 65 with dependents under 65	Survivor turns 65 w/ dep. Under 65 after 1/1/04
Currently in NAF plan	TC plan	In TC or PPO now; moves to TC as secondary to Medicare	In TC; remains in TC	Retiree in TC or PPO depending on zip; spouse coverage is secondary to Medicare. Retiree moves to TC if not already in plan. Coverage secondary to Medicare	Retiree in PPO or TC depending on zip. Retiree & spouse remain in PPO or TC based on zip. NAF plan secondary to Medicare for retiree. Retiree has choice of TC if in PPO area. PPO is default if no election.	If in PPO plan, family remains in PPO plan. No optional choice of TC. Spouses coverage is secondary to Medicare. However, spouse must follow PPO rules for network use. If in TC, remains in TC and spouses coverage is secondary to Medicare.	Survivor currently in TC plan. Will have choice of switching to PPO if desired during open enrollment	Survivor is currently in PPO or TC based on zip. When turning 65, default will be plan they are in. Choice of TC, if in PPO plan.
Currently in HMO	N/A	Moves from HMO to TC as secondary to Medicare	N/A	N/A	Moved to NAF plan. If PPO available, can elect PPO or TC. PPO is default if no election. If no PPO available, default is TC plan.	Moved to NAF plan. If PPO available, can elect PPO or TC. PPO is default if no election. If no PPO available, default is TC plan.	N/A	Move to NAF plan. If PPO available, can elect PPO or TC. PPO is default if no election. If no PPO available, TC is default.

Note: If a Medicare-eligible sponsor or dependent remains in the PPO plan because one of the family members is not yet eligible for Medicare, the Medicare-eligible person must abide by PPO plan rules. That is, use in network provides for PPO benefits. If non-network provides is used when in PPO, the NAF secondary coverage will be process by Aetna as out-of-network benefit level.