



Vought Aircraft Industries, Inc.  
Post Office Box 655907  
Dallas, TX 75265-5907

## Creditable Coverage Notice

If you are in the Unicare plan, enclosed is your Creditable Coverage Notice. Because you have creditable coverage with Vought, you do not need to enroll for Medicare Part D. You can choose to join a Medicare prescription drug plan later, if you ever need to, without having to pay a higher premium.

November 6, 2006

Dear Retiree Medical Plan Participant,

Outlined below are your retiree medical enrollment options for 2007. The enrollment period will be from November 6, 2006, through November 22, 2006.

### OPTIONS FOR MEDICARE-ELIGIBLE PARTICIPANTS

- In addition to the PacifiCare PFFS plan currently offered, we will be offering Medicare Supplement Insurance coverage, insured by United HealthCare Company\*. This coverage is known as AARP Health Care Options\*\*.
- Additionally, you and your eligible dependent each will be given a monthly stipend of \$40 toward the cost of either the PFFS plan or AARP Health Care Options, if you retired prior to August 9, 2005.
- Please note that the PacifiCare PFFS plan and AARP Health Care Options cannot both be selected. In addition, both plans require you to purchase a separate Medicare Part D plan for prescription drug coverage. Open enrollment for Medicare prescription drug plans will be November 15, 2006 through December 31, 2006. Contact Medicare at 1-800-633-4227 or visit their website at [www.medicare.gov](http://www.medicare.gov) for additional information.

### OPTIONS FOR NON-MEDICARE ELIGIBLE PARTICIPANTS

- If you (or your dependents) are not Medicare-eligible, we are continuing to offer you the various Blue Cross Blue Shield plans that we've offered in the past, with no changes to those plan designs for 2007. You will continue your prescription drug coverage through Caremark.
- If you live in New York, you may be eligible to participate in the Health Plan (HIP) of New York plan. Please call them directly at the numbers listed below if you would like to discuss the plan design they are offering in your area.

## IDENTIFICATION CARDS

Any participants who change plans will receive a new ID card. Show your new ID card to your medical providers and pharmacies on your first visit after January 1.

## CONFIRMATION STATEMENT

Those who have made a change in their elections will be mailed a confirmation statement (following the enrollment period) showing your health plan selections for 2007. Please read this statement carefully and call the Benefits Center if you have questions about your coverage. If you sign up for either the PacifiCare PFFS plan or AARP Health Care Options, you will also receive a confirmation directly from the provider.

## ENROLLMENT QUESTIONS?

- United Healthcare 1-800-545-1797
- PacifiCare PFFS 1-800-287-0053 (brochure enclosed)
- Blue Cross Blue Shield Member Services 1-888-979-4514
- Health Plan (HIP) of New York 1-800-447-8255
- Vought Call Center 1-866-689-5999, 8 a.m. to 8 p.m. Monday through Thursday and 8 a.m. to 4:30 p.m. on Friday.

## TO ENROLL

- If you are enrolled in PacifiCare PFFS and wish to continue in that plan, do nothing.
- If you are enrolled in PacifiCare PFFS and wish to move to another plan (including AARP Health Care Options or HIP New York) or select no plan at all, visit the Vought Benefits Web site at [benefits.voughtaircraft.com](http://benefits.voughtaircraft.com) and select "opt out." A disenrollment letter will be sent for you to fill out and forward to PacifiCare.
- If you are not currently enrolled in PacifiCare PFFS and wish to enroll in that plan, visit the Vought Benefits Web site at [benefits.voughtaircraft.com](http://benefits.voughtaircraft.com) and select that plan. In addition, you will also need to complete the enrollment kit that you receive from PacifiCare and return it to PacifiCare prior to December 15, 2006.
- If you wish to enroll in HIP New York, visit the Vought Benefits Web site at [benefits.voughtaircraft.com](http://benefits.voughtaircraft.com) and select that plan. *If you are currently enrolled in PacifiCare PFFS, you will need to select "opt out" on the Vought Benefits Web site ([benefits.voughtaircraft.com](http://benefits.voughtaircraft.com)) and later fill out a disenrollment form that will be mailed to you separately.*
- If you wish to enroll in AARP Health Care Options, complete the enrollment package you will be receiving from United Healthcare. The package will need to be returned to United Healthcare before December 15, 2006. *If you are currently enrolled in PacifiCare PFFS, you will need to select "opt out" on the Vought Benefits Web site ([benefits.voughtaircraft.com](http://benefits.voughtaircraft.com)) and later fill out a disenrollment form that will be mailed to you separately.*

- You may choose to “opt out” of all Vought medical plans offered for 2007. If you opt out and do not sign up for either Pacificare PFFS or AARP Health Care Options, you will have no medical coverage through Vought in 2007.
- Non-Medicare Eligible: Visit the Vought Excel Benefits Web site at [benefits.voughtaircraft.com](http://benefits.voughtaircraft.com) to view and select your medical plan options for 2006 or call the Vought Benefits Call Center.

As you know, costs for medical services and prescription drugs continue to rise. This means we must continually evaluate our retiree medical programs and, when necessary, make changes in retiree cost sharing and in our health care plan designs. Thank you for the opportunity to be of service with your retiree health care benefits.

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Sincerely,



Cliff Collier  
Manager – Benefits  
Cliff Collier  
Manager – Benefits

\* United HealthCare Insurance Company of New York for New York Residents.

\*\* AARP Health Care Options is the name of AARP's health insurance and service program. It is not the insurer. AARP contracts with insurers to make coverage available to AARP members.

Enclosure:

Grumman Contribution Schedule Over 65  
Grumman Contribution Schedule Under 65

The information in this document is intended as a summary. If there is a conflict between the information here and the official plan documents, the official documents will always determine how benefits are paid and the way the plan works. Any changes in retiree contributions or optional life insurance premiums will be effective January 1.