



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

August 2, 2004

Dear Vought Aircraft Retiree:

Aetna administers your Medicare Supplement Plan (MSP) based on the benefit summary shown on the reverse side of this letter. The summary is also available on our website at [benefits.voughtaircraft.com](http://benefits.voughtaircraft.com). Effective immediately, the plan, as originally designed, will be administered in accordance with the notification process outlined below.

The Medicare Supplement Plan has two parts — a Base plan and a Catastrophic plan:

**MSP Base Plan**

Under the Base plan, you are required to meet a \$100 annual deductible. Then the Base plan pays 80% of the amount (20%) that remains after Medicare pays its portion of Medicare-allowable charges. The plan is designed with a lifetime maximum of \$14,000, which includes eligible medical and drug claims. There is an annual restoration of up to \$1,400 that is granted each January 1st

**MSP Catastrophic Plan**

Once you reach your \$14,000 lifetime maximum, you will receive a one-time notification from Vought confirming that your lifetime maximum has been met and that you are responsible for the full cost of your prescription drugs. However, you can still utilize Caremark's network of retail pharmacies (and mail order service) to take advantage of Vought's negotiated discounts.

You are then required to pay a \$3,500 deductible of Medicare-allowable expenses (excluding drugs) before you are eligible to be moved to the Catastrophic plan. (You should retain copies of your medical Explanations of Benefits (EOBs) from Aetna to closely monitor your expenses.) Once you meet the deductible, the plan pays 100% of your Medicare allowable charges for the remainder of the calendar year.

At the beginning of the next plan year (on January 1st), you will be granted an annual restoration of \$1,400 (cumulative each year up to a maximum of \$14,000) to be used for both medical and prescription drug claims. Until your restoration amount is depleted, the standard drug plan copays and medical co-insurance will be in effect. Once the available restoration amount is depleted, the benefits will revert to the plan as described above; you will be required to pay the full cost of your drugs and meet a \$3500 deductible to become eligible for the Catastrophic plan.

Please feel free to contact our Vought Aircraft Call Center at **1-866-689-5999** with any questions regarding your benefits.

Sincerely,

A handwritten signature in black ink that reads "C. E. Collier".

Manager - Vought Benefits

**AETNA MEDICARE SUPPLEMENT PLAN  
FOR RETIREES  
After Medicare Eligibility  
Effective August 1, 2004**

This plan is always considered secondary to Medicare.

<b>PHYSICIAN SERVICES</b>	
Selection of Physician	Any private practice physician who accepts Medicare No PCP required
<b>Your Deductible</b>	\$100 per covered individual
<b>Lifetime Maximum Benefit</b> (includes drug charges)	\$14,000 per covered individual
<b>Annual Restoration</b>	Up to \$1,400 per year
<b>Office Visits</b>	After deductible, 80% of 20% remaining when Medicare has paid its portion of allowable charges
<b>Surgery in Doctor's office</b>	After deductible, 80% of 20% remaining when Medicare has paid its portion of allowable charges (some procedures subject to pre-authorization)
<b>Specialist Visits</b>	After deductible, 80% of 20% remaining when Medicare has paid its portion of allowable charges
<b>Chiropractic Care</b>	After deductible, 50% of Medicare allowable charges
<b>LABORATORY AND X-RAY SERVICES AND DIAGNOSTIC TESTS</b>	After deductible, 80% of 20% remaining when Medicare has paid its portion of allowable charges (some procedures subject to pre-authorization)
<b>COVERED HOSPITAL CHARGES</b>	
<ul style="list-style-type: none"> <li>• Semi-private room and miscellaneous services and supplies.</li> <li>• Surgeon's fees including specialists and consultants</li> </ul>	<p>Covered in full with pre-authorization</p> <p>After deductible, 80% of 20% remaining when Medicare has paid its portion of allowable charges</p>
<b>PREVENTIVE CARE</b>	
Routine care, physicals, mammograms and immunizations	Not covered
<b>DURABLE MEDICAL EQUIPMENT AND SUPPLIES</b>	After deductible, 80% of 20% remaining when Medicare has paid its portion of allowable charges
<b>SKILLED NURSING FACILITY</b>	Covered in full up to 180 day lifetime maximum with pre-authorization
<b>HOME HEALTH CARE</b>	Covered in full up to 240 day lifetime maximum with pre-authorization
<b>PRIVATE DUTY NURSING</b>	After deductible, 50% of Medicare allowable charges
<b>HOSPICE</b>	Covered in full up to 180 days with pre-authorization
<b>PSYCHIATRIC CARE AND SUBSTANCE ABUSE TREATMENT</b>	Not covered
<b>PRESCRIPTION DRUGS</b>	
<ul style="list-style-type: none"> <li>• Retail 30 day supply</li> <li>• Mail Order - 90 Day Supply</li> </ul>	<p>Through Caremark</p> <p>\$5</p> <p>\$10</p>
<b>EMERGENCY CARE</b>	Covered at 80% after deductible
<b>CATASTROPHIC PLAN</b>	
<b>DEDUCTIBLE AND BENEFIT</b>	\$3,500 excluding deductibles and out-of-pocket under supplement plan. Plan then pays 100% of Medicare allowable expenses for remainder of calendar year.
<b>PRESCRIPTION DRUGS</b>	Not covered

*This chart is intended to highlight some of the features of the benefits that will be offered to eligible participants August 2004. If there is a conflict between this document and the official plan documents, the official documents will determine how the plans are administered and benefits are paid. Vought Aircraft Industries, Inc. reserves the right to change, modify, amend, or terminate any of the plans or provisions described here at any time.*