ILWU-PMA BENEFIT PLANS /

International Longshore & Warehouse Union — Pacific Maritime Association

1188 FRANKLIN STREET • SUITE 300 • SAN FRANCISCO, CALIFORNIA 94109

10 mm mm 61

(415) 673-8500

ILWU-PMA Pension Plan ILWU-PMA Welfare Plan ILWU-PMA Watchmen Pension Plan ILWU-PMA Supplemental Welfare Benefit Plan

November 1, 2006

TO: ILWU Longshore, Ship Clerks, and Walking Boss/Foremen Locals

and Watchmen Locals 26 and 75

FROM: Gail Lorentz, Manager, Welfare Plans

SUBJECT: MEDICARE PART D – Notice of "Creditable Coverage"

The attached updated notice of Medicare Part D "creditable coverage" is being mailed to the homes of the below eligible members the week of November 6th:

- All Medicare enrolled retired members
- All Medicare enrolled dependents of retirees
- All Medicare eligible Actives (age 65 and over)
- All Medicare eligible spouses of Actives (age 65 and over)
- All Medicare enrolled Actives and/or dependents with end-stage renal disease

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA) mandates that the Plan annually inform all the above-mentioned Participants that their ILWU-PMA Welfare Plan Prescription Drug coverage is "creditable coverage" under Medicare Part D. A notice of "creditable coverage" was sent to all participants in 2005. The attached updated notice includes reference to the general enrollment period of November 15th through December 31st.

Please contact the Plan office if you have any questions.

Cc: Area Welfare Directors

Attachment

A copy of this memo can be downloaded at www.benefitplans.org