



## Important Notice from Norfolk Southern Corporation about Your Prescription Drug Coverage and Medicare

### Notice of Creditable Coverage

**This information applies only to retirees from non-agreement positions who are eligible for post-retirement medical coverage under the Comprehensive Benefits Plan.**

This notice has information about your current Norfolk Southern Corporation Comprehensive Benefit Plan prescription drug coverage and prescription drug coverage available for people who are eligible for Medicare. Please read this notice carefully and keep it where you can find it. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

#### Important

1. Medicare prescription drug coverage (also known as Medicare Part D) became available in 2006 to everyone with Medicare through optional Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All of these Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans might offer more coverage for a higher premium.
2. Norfolk Southern has determined that the prescription drug coverage offered by the Norfolk Southern Corporation Comprehensive Benefits Plan (CBP) is, on average, at least as good as the standard Medicare prescription drug coverage and is considered **Creditable Coverage**.
3. You cannot be covered under both a Medicare prescription drug plan and the Norfolk Southern Comprehensive Benefits Plan. **If you enroll in a Medicare prescription drug plan, your and any dependent's participation in medical and prescription drug coverage under the Norfolk Southern Corporation Comprehensive Benefits Plan will be terminated.**

Because your existing coverage under the Norfolk Southern CBP is Creditable Coverage, you can keep your Norfolk Southern coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage. Each year, you will have an opportunity to enroll in a Medicare prescription drug plan between November 15<sup>th</sup> through December 31<sup>st</sup>.

Before making a decision to enroll in a Medicare plan, you should be aware that your current coverage under **the Norfolk Southern CBP pays for other health expenses in addition to prescription drugs**, and it may pay for certain drugs that the Medicare drug plans do not cover. **The Norfolk Southern CBP will not provide any health and prescription drug benefits if you enroll in a Medicare prescription drug plan.**

If you lose your Norfolk Southern coverage because you enroll in a Medicare prescription drug plan, you may re-enroll in the Norfolk Southern CBP if you terminate your participation in the Medicare prescription drug plan.

You should also know that if you drop or lose your coverage with Norfolk Southern Corporation and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

You may receive this notice at other times in the future, such as before the next enrollment period for Medicare prescription drug coverage, or if CBP coverage changes. You also may request a copy of this notice.

For more information about the Medicare prescription drug coverage, you can refer to the "Medicare & You" handbook that has been mailed to you by Medicare, or::

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage may be available. Information about this extra help is available from the Social Security Administration (SSA) at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

For more information about this notice or your Norfolk Southern prescription drug coverage, call Caremark Member Services (1-877-827-7327), or the Norfolk Southern HR Help Desk (1-800-267-3313).

**Remember: Keep this notice. If you enroll in one of the plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.**

Norfolk, VA 23510-9211