

*A Message from
International President
R. Thomas Buffenbarger*



"In our ongoing commitment to assist our members, the IAM's Retirees, Community and Membership Services Department designed this brochure to help quickly identify what healthcare and prescription options are available to you and your family. Your dues money made this brochure possible."

COBRA – Consolidated Omnibus Budget Reconciliation Act

Federal law gives certain former employees, retirees, spouses and dependent children the right to temporary continuation of health coverage at group rates.

For more information, call the Department of Labor toll free **1-866-444-3272** or www.dol.gov/ebsa/faqs/faq_consumer_cobra.html

COBRA Continuation Coverage Assistance Under the American Recovery and Reinvestment Act (ARRA) of 2009

If you were involuntarily separated from your job between September 1, 2008 through February 28, 2010, you may qualify for a 65 percent subsidy for COBRA continuation

premiums. The subsidy lasts for up to 15 months.

For more information:

1-866-444-3272

www.dol.gov/ebsa/newsroom/fsCOBRAPremiumEducation.html

Health Coverage Tax Credit (HCTC)

The Trade Adjustment Assistance Health Coverage Improvement Act, part of the ARRA, provides increased HCTC benefits for some unemployed individuals who have lost their jobs as a result of foreign trade.

- Tax credits for 80% of monthly health insurance premium
- Retroactive credit for the year 2009
- HCTC is also available to certain individuals receiving pension payments from the Pension Benefit Guaranty Corporation (PBGC)
- Easier eligibility for some individuals
- For more information, contact the HCTC customer contact center at **866-628-4282** or online at www.irs.gov and search "HCTC."

Employee Benefit Systems, Inc. (EBS)

Alternative to COBRA.

Available in more than 40 states nationwide. Call toll free **1-888-521-2900**

The plan is not available in Hawaii, Massachusetts, New Jersey, New York or Vermont.

Federally-Funded Health Care Centers

- care for you even if you have no health insurance
- pay what you can afford, based on your income
- checkups when you're well
- treatment when you're sick
- complete care when you're pregnant

- immunizations and checkups for your children
- dental care and prescription drugs for your family
- mental health and substance abuse care if you need it
- The American Recovery and Reinvestment Act invested \$2 billion for community health centers.

Health centers are in most cities and many rural areas. To find one in your area, go to <http://findahealthcenter.hrsa.gov/> type in your address and click the 'Find Health Centers' button.

State Children's Health Insurance Programs (SCHIP)

Cover inpatient, outpatient and emergency care and many kinds of specialists. Provide well baby/child visits and immunizations. May cover mental health and substance abuse services. *This insurance covers certain children even if their parents are ineligible for assistance such as Medicaid.*

While states call their child health insurance programs by different names, you should be able to find out about the program in your state by asking for the State Children's Health Insurance Program or calling 1-877-KIDS NOW (**1-877-543-7669**). For more detailed SCHIP information via the internet, see <http://www.insurekidsnow.gov>.

Foundation for Health Coverage Education

Provides an online guide www.coverageforall.org to determine for which public or private programs you qualify. It also offers help over the phone, toll free, 24 hours a day, seven days a week, via the help hotline **800-234-1317**.

PRESCRIPTION DRUG DISCOUNT PROGRAM



A special mail service prescription drug discount program developed in alliance with the Pequot Pharmaceutical Network (PRxN) exclusively for IAM&AW members and their families.

- PRxN is HIPAA compliant and protects your privacy.
- Call PRxN at 1-800-342-5779 for any questions about the program, cost of specific medications, or to enroll over the phone by giving your name, address, phone number and date of birth.
- Brochures are available from the IAM&AW Community Services Department (301) 967-3433.
- Both brand name and generic products, as well as diabetic supplies, are available.
- There is no fee to join and no monthly premium or fee.

Partnership for Prescription Assistance (PPARX)

➤ Launched in April 2005 and funded by America's pharmaceutical companies.

➤ Available to those who don't have prescription coverage and can't afford medicines.

➤ More than 2,500 brand-name and generic medicines are covered.

➤ You could get them FREE or NEARLY FREE.

Finding out if you qualify is quick and easy. Here's all you have to do:

1. Know the names of the medicines you take.
2. Call toll-free 1-888-4PPA-NOW (1-888-477-2669).
3. A trained specialist will answer your questions and help you apply.

Call today 1-888-4PPA-NOW (1-888-477-2669) or visit www.pparx.org

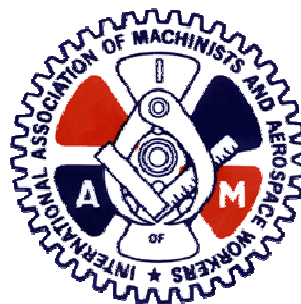


Consumer Reports Drug Comparison Website:
www.CRBestBuyDrugs.org

Union Plus' Free Discount Drug Card Through
Careington International Corporation
1-877-570-4845

www.unionplus.org/benefits/health/prescription_card.cfm

Get the help you need today!



International Association of Machinists and Aerospace Workers

Retirees, Community and Membership Services Department

9000 Machinists Place
Upper Marlboro, MD 20772

For more information and resources,
contact:

Charles N. Micallef, Ph.D,
Director
301-967-3433

or visit us on the web

<http://www.goiam.org/index.php/headquarters/departments/retirees-community-and-membership-services>

Brochure updated in January 2010



RETIRES, COMMUNITY AND MEMBERSHIP SERVICES DEPARTMENT



Healthcare Options Brochure