

Medicare Part D Creditable Coverage Disclosure Notice

Important Notice About Prescription Drug Coverage Under a PPG Industries Health Care Plan and Medicare

This notice is for all Medicare-eligible participants enrolled in a PPG Industries health care plan or a Medicare prescription drug plan (Medicare Part D). Please read this notice carefully. It contains information about prescription drug coverage under PPG's health care plans and prescription drug coverage that is available under Medicare. After reading this notice, be sure to keep it for future reference.

Medicare's Prescription Drug Coverage (Medicare Part D)

Medicare prescription drug coverage is available to everyone covered by Medicare. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

Prescription Drug Coverage under PPG's Health Care Plans

If your current prescription drug coverage is under your PPG health care plan, it's important to understand that PPG has determined its prescription drug coverage to be creditable. Creditable coverage means that the amount the PPG plan expects to pay on average for prescription drugs for individuals covered by the plan in 2010 is the same or more than what the standard Medicare prescription drug coverage would expect to pay on average.

Because prescription drug coverage under PPG's health care plans is at least equivalent to standard Medicare prescription drug coverage, you can choose to remain covered by PPG's prescription drug plan.

If you wish to remain covered by PPG's prescription drug plan, no action is required by you for PPG or for Medicare. Your PPG prescription drug coverage will remain in effect as long as you are eligible and pay the required monthly contribution, if any.

You Have the Option to Enroll in a Medicare Prescription Drug Plan

You and your dependents can enroll in a Medicare prescription drug plan at the time you become eligible for Medicare, or, each year, between November 15 and December 31 during Medicare's Prescription Drug Annual Enrollment Period.

How Medicare Prescription Drug Coverage Affects PPG's Coverage

If you enroll in a Medicare prescription drug plan, you will have no prescription drug coverage under your PPG health care plan. Your medical coverage under your PPG health care plan will remain in effect as long as you continue to make the required monthly contribution, if any.

Enrolling in a Medicare Prescription Drug Plan at a Later Date

If you continue your PPG prescription drug coverage and then decide to enroll in a Medicare prescription drug plan during the Medicare open enrollment period, **you will not be required to pay a higher monthly premium or a late enrollment penalty**, as long as your enrollment in the Medicare prescription drug plan takes place **within the required time period**. **Because PPG's prescription drug coverage is at least equivalent to the standard Medicare prescription drug plan**, you are able to avoid a penalty.

If you lose creditable prescription drug coverage through no fault of your own, you will be eligible for a 60-day Special Enrollment Period (SEP) to join a Medicare prescription drug plan. In addition, if you lose or decide to cancel PPG's prescription drug coverage, you will be eligible to join a Medicare prescription drug plan at that time during an Employer Group Special Enrollment Period.

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You should note, however, that 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 may increase at least 1% of the base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without coverage, your premium may consistently be at least 19% higher than the base beneficiary premium. This higher premium may be required as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

About Re-Enrolling in PPG's Prescription Drug Plan

If you enroll in a Medicare prescription drug plan and decide to drop it at a later date, you will be able to re-enroll in PPG's prescription drug plan. Your PPG prescription drug coverage will be effective when PPG receives confirmation of your termination from the Medicare prescription drug plan.

PPG's Plan or Medicare's Plan – Making a Decision

If you are trying to decide whether you should continue your PPG prescription drug coverage or enroll in a Medicare prescription drug plan, your first step is to do some important research. You should compare coverage under the PPG prescription drug plan with the coverage and cost of the Medicare prescription drug plans offered in your area. Before you enroll in a Medicare prescription drug plan, you must consider the drugs you are currently taking and find out whether they will be covered. Make a list of your current prescription drugs and closely compare it to the list of drugs covered by the Medicare prescription drug plan you wish to join. If you have questions about the prescription drugs covered under PPG's plan, contact your prescription drug plan provider.

How to Find More Information

More detailed information about Medicare plans that offer prescription drug coverage is available in the *Medicare & You* handbook. You may also be contacted directly by representatives of Medicare prescription drug plans.

You can find additional information about Medicare prescription drug plans by doing the following:

- Visiting www.medicare.gov on the Internet
- Calling your State Health Insurance Assistance Program (the phone number is listed in the *Medicare & You* handbook)
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available from the Social Security Administration (SSA). For more information, visit the SSA Web site at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Be sure to keep this notice for future reference. If you enroll in a Medicare prescription drug plan in the future, you may need to provide a copy to prove that you are not required to pay a higher Medicare Part D premium amount (late enrollment penalty).

You can request an additional copy of this notice at any time by contacting:

The HR Shared Services Center
PPG Industries, Inc.
One PPG Place
Pittsburgh, PA 15272
1-888-774-2121