

September 2013

IMPORTANT INFORMATION FOR NON-MEDICARE ELIGIBLE RETIREES

Dear Retiree:

As you may be aware, as a result of the Affordable Care Act (healthcare reform), in January 2014, there will be health plans offered by your state or the U.S. Department of Health and Human Services. Beginning October 2013, you may enroll for coverage in these plans via the Health Insurance Marketplace (the marketplace). The marketplace is designed to help you find health insurance that meets your needs and fits your budget. For more information, please go to www.healthcare.gov or call 1-800-318-2596.

You should compare your Alcatel-Lucent coverage with the options available from the marketplace to determine which best suits your needs. Many non-Medicare eligible retirees will qualify for government subsidies. **As a result of the government subsidy, you may be able to lower your cost for coverage compared to the cost of the coverage you purchase through Alcatel-Lucent.** The marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount.

If you purchase a health plan through the marketplace instead of electing health coverage offered by Alcatel-Lucent, you may lose the opportunity to enroll in Alcatel-Lucent coverage until the following calendar year or if you have a qualified status change. Please refer to the Summary Plan Description (SPD) for information on when you can make changes to your Alcatel-Lucent coverage. For questions about the marketplace offering, you must visit www.healthcare.gov or call 1-800-318-2596, as the Alcatel-Lucent Benefits Center WILL NOT be able to assist you with questions about coverage available through the marketplace.

Alcatel-Lucent U.S. Benefits