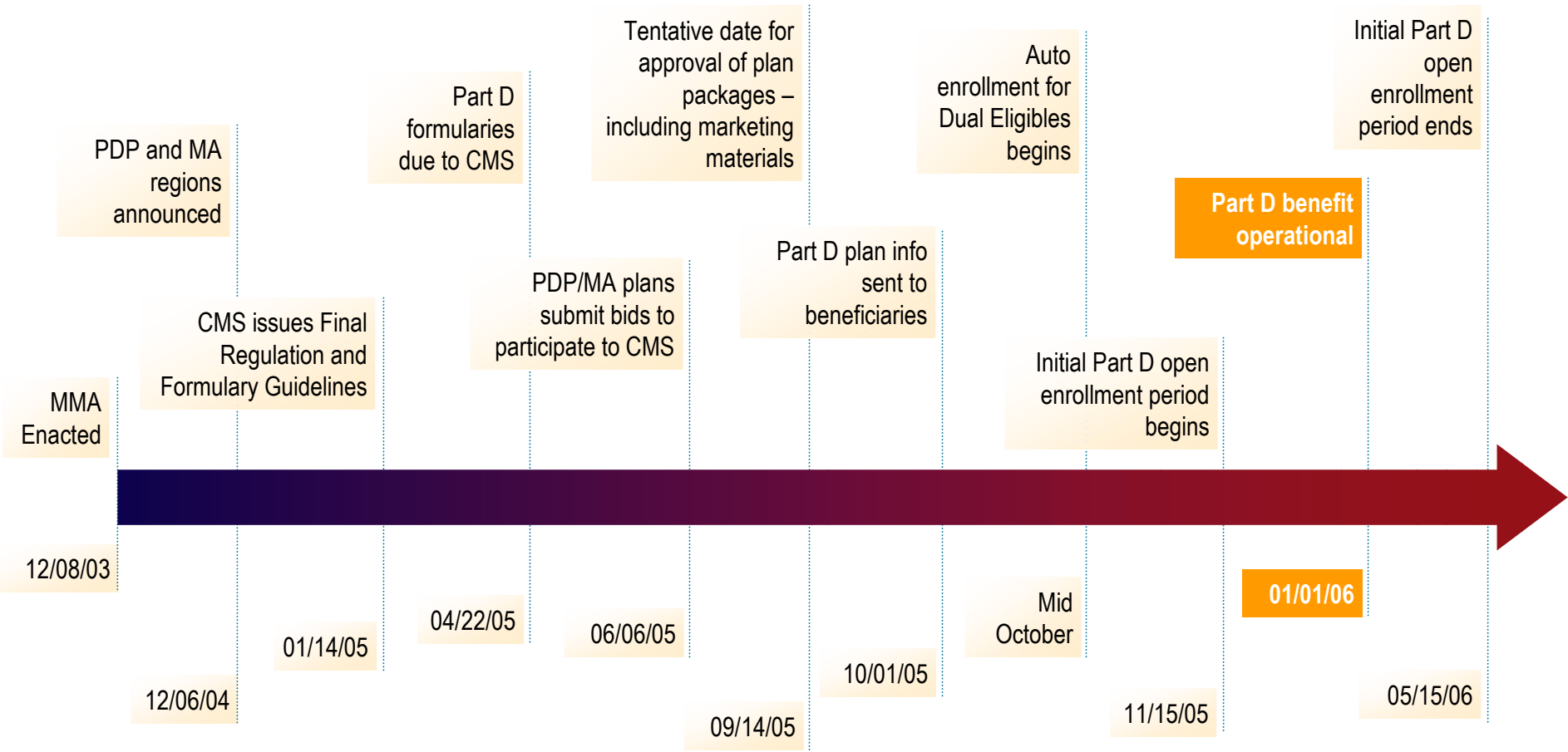




Timeline for Implementation of the Medicare Drug Benefit



Notes: MMA=Medicare Modernization Act; PDP=stand-alone drug plan; MA=Medicare Advantage (managed care plan offering a drug benefit); Part D=Medicare drug benefit