

**HEALTH MAINTENANCE ORGANIZATION HEALTH PLANS FOR HOURLY EMPLOYEES  
(For Eligible Hourly Employees of Philip Morris USA Inc.)**

Depending on where you live, you may be eligible to join a Health Maintenance Organization (HMO). How do you know which health plans are available where you live? The Benefits Center sends you a Personal Fact Sheet when you are hired. It lists the health plan options available to you along with other important information. After that, you will receive a Personal Fact Sheet annually, in the Fall of each year, prior to Annual Enrollment for the following year.

If you choose an HMO available where you live, the following sections of the Point of Service (POS) Health Plan for Hourly Employees SPD apply to you and your covered family members:

- PURPOSE OF THE PLAN
- WHERE DO I GET ADDITIONAL ASSISTANCE?
- WHO IS ELIGIBLE?
- YOUR ELIGIBLE DEPENDENTS
  - What If My Dependent Works For The Company?
- WHEN DOES COVERAGE BEGIN?
- HOW DO I ENROLL?
- DO I PAY FOR COVERAGE?
- HOW DO I MAKE A CHANGE IN MY COVERAGE?
- AM I ELIGIBLE IF I RETIRE OR BECOME DISABLED?
- WHAT HAPPENS IF I BECOME ELIGIBLE FOR MEDICARE?
- PRESCRIPTION DRUG BENEFITS (NOT APPLICABLE FOR PLANS WHERE PRESCRIPTION DRUGS ARE PROVIDED VIA THE HEALTH PLAN)
- VISION CARE BENEFITS
- DETERMINATION OF MEDICAL NECESSITY
- HOW TO FILE A CLAIM FOR BENEFITS (NOT APPLICABLE TO HMO MEMBERS)
- IF YOUR CLAIM FOR BENEFITS IS DENIED
- HOW TO APPEAL THE DENIAL OF A CLAIM OR MEDICAL NECESSITY DETERMINATION
- HOW TO APPEAL A DENIAL BASED ON ELIGIBILITY DETERMINATIONS
- WHEN DOES COVERAGE STOP?
- COBRA CONTINUATION COVERAGE
- GENERAL INFORMATION
- STATEMENT OF PARTICIPANT RIGHTS UNDER ERISA

Your HMO will distribute its own literature describing the benefits it offers. If you enroll in the HMO, your benefits will be determined by the HMO and not by the Company. The description and schedule of benefits provided by these health plans and what benefits are not covered can be found in the material provided by the individual plan. You will automatically receive this information if you enroll in the health plan. If you do not receive this material, contact the Benefits Center. If you would like a copy to review prior to enrolling, call the health plan. The Benefits Center can provide you with the phone number.

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The sections of the Point of Service (POS) Plan referenced above, and the literature distributed by your HMO constitute the Summary Plan Description (SPD) for your HMO Plan. We urge you to read the applicable sections in the POS SPD in order to become familiar with the benefits of your plan and refer to it when you have a question.

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