

2018 Annual Enrollment and Benefits Guide

POST-65 RETIREE

This packet includes the required legal notices for the 2018 ETTP Health and Welfare Benefit Plan, under which you have retiree life insurance. You will continue to purchase your retiree health benefits through the UnitedHealthcare UHC exchange.

WHAT'S NEW FOR 2018?

If you cover any dependents under age 65 through the ETTP Health and Welfare Benefit Plan and elected to make payments directly from your pension check:

- *Beginning in 2018, you will no longer have deductions taken from your pension payment for monthly benefit premium payments.*
- As of January 1, 2018, you will be personally responsible for making benefit premium payments directly to Discovery Benefits either by check or by establishing automatic account withdrawals from your checking or savings account. Discovery Benefits will communicate further instructions for arranging new benefit monthly contribution payments.
- Effective January 1, 2018, Discovery Benefits will replace Conexis (Wage Works) as the benefit administrator for both pre-65 and post-65 retirees.

LIFE INSURANCE

At age 65, your Retiree Basic Life Insurance coverage was reduced and that coverage will remain in effect for your lifetime at no cost to you. Please note that for 2018 we will be changing carriers to Securian for the Life Insurance Plans.

DEPENDENTS UNDER AGE 65

If you have eligible dependents under age 65 who you want to cover under the ETTP Health and Welfare Benefit Plan, please contact Mercer Single Source 1 at (888) 890-5631 for more information about the 2018 Annual Benefits Enrollment.

QUESTIONS?

For additional information about your Post-65 Retiree Life Insurance coverage, contact Securian at (888) 658-0913 or online at www.lifebenefits.com. You may also contact Discovery Benefits by calling (866) 451-3399 or online at www.discoverybenefits.com.

Important Disclosures

This summary information provides an overview of some of the main features of the benefit plans for eligible employees but does not reflect all of the benefits, exclusions, and limitations of the plans. For all of the plan rules, details, and coverage provisions, the terms of the plans are governed by the Plan Documents and insurance contracts. Should there be any inconsistencies between the Plan Documents and this summary information, the Plan Documents and insurance contracts will prevail. The Company reserves the right to amend or terminate any of the plans, in whole or in part, at any time.