

2019 Annual Benefits Enrollment Guide

ETTP POST-65 RETIREE

YOUR 2019 BENEFITS

This packet includes the required legal notices for the 2019 ETTP Health and Welfare Benefit Plan, under which you have retiree life insurance. You will continue to purchase your post-65 retiree health benefits through the ETTP UnitedHealthcare (UHC) exchange.

An eligible retiree must be enrolled in ETTP medical coverage in order for an eligible spouse to enroll in Pre- or Post-65 Retiree medical coverage (this does not apply to a surviving spouse).

LIFE INSURANCE

At age 65, your Retiree Basic Life Insurance coverage (if applicable) was reduced and that coverage will remain in effect for your lifetime at no cost to you. There are no changes to the life insurance provisions for 2019.

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 2019 Annual Benefits Enrollment.

QUESTIONS?

For additional information about your Post-65 Retiree Life Insurance coverage, contact Securian at **(888) 658-0193** 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.