

ANSWERS to YOUR QUESTIONS

FOR INDIVIDUAL PLANS

Q: What are "Individual" Insurance Plans

A: Individual plans are not established by Benjamin Moore (like the custom group options), but instead are plans offered directly for sale from insurance companies to individuals who are on Medicare during Medicare's annual open enrollment period. These are the plans you typically see advertised on TV from companies like Humana and AARP (United Healthcare).

Q: How do I shop for an Individual Plan that meets my needs?

A: You may contact the AmWINS Customer Care Center and an agent will search for plans in your area and send you pertinent information on plans which may make sense for you.

Q: Can I enroll in a plan similar to the plan that I am currently enrolled in through Benjamin Moore?

A: Yes, you must contact the AmWINS Customer Care Center to review all of the plan options available to you.

Q: What information should I have ready when I call the AmWINS Customer Service Center to help me search for Individual Plans? **A:** We recommend you have a list of all of your doctors, hospitals and other providers you currently use. Also, you should have the name of your pharmacy and a list of your medications handy so that we can help you search for a plan that meets your needs. We will also ask you about any travel you do or "out of area" needs you may have.

Q: Will my Doctors, Pharmacies and other Providers be covered by the Individual Plan I select?

A: This will depend on the plan you choose. Many Individual Plans have provider networks which you must use to receive coverage. AmWINS will help advise you on these networks during the search process.

Q: How will I know what is covered by an Individual Plan?

A: You will receive an insurance policy directly from the selected insurance company once you are enrolled. This policy will govern your plan's benefits.

Q: Once enrolled in an Individual Plan, who provides service and help?

A: Due to privacy laws, AmWINS will be limited in the service we can provide once you enroll in an individual plan. You will have a direct relationship with the insurance company you enroll with in the future. The carrier will provide your policy documents, ID cards, billing, and answer your claims questions. If you contact AmWINS with questions on your individual plan, we will be happy to re-direct your call to customer service at your new carrier.

Q: How will I pay my Monthly premium for an Individual Plan?

A: You will pay your premium directly to the insurance company (usually on a monthly basis). You will then be reimbursed through the Healthcare Reimbursement Account (HRA) that TASC (the HRA company) will set up for you, sponsored by Benjamin Moore. More instructions on how to use your HRA will be mailed to you if you enroll in an Individual Plan.

Q: Is Pension Deduction available with an Individual Plan?

A: Pension Deduction is not utilized for payment of an Individual Plan.

Q: How are the annual renewals handled with an Individual Plan?

A: You will receive an annual communication directly from your selected insurance company which will detail any policy or rate changes each year.