

HOW TO PAY FOR YOUR NEW HEALTHCARE PLAN

Benjamin Moore will continue to subsidize the cost of your retiree healthcare plan. The amount you will pay each month will depend on the plan you choose.

If you select a Benjamin Moore Custom Group Plan in this kit

- I. If your Pension check has enough to cover the cost of your selected health plan(s) (after the Benjamin Moore subsidy is subtracted), Benjamin Moore will deduct your amount directly from your Pension check each month (like today).
- II. If you select a plan(s) where your pension payment is not sufficient to cover your cost, AmWINS will send you a direct bill for your portion of the premium after the Benjamin Moore subsidy is subtracted. In this case, your Pension check will NOT be debited for your healthcare plan(s). Payment options (including check or ACH) will be offered to you with your monthly invoice.

If you enroll in an Individual Plan through the AmWINS Medicare Exchange

- I. Once you select an individual plan through the AmWINS Medicare Exchange, that individual insurance company will send you a bill for the full amount due each month. Some insurance companies may require quarterly payments. You will need to pay the full amount directly to the insurance company.
- II. Benjamin Moore will provide the subsidy amount listed in this kit to you through a tax-free, Health Reimbursement Account (HRA) administered by Total Administrative Services Corp. (TASC).
- III. In order to receive your Benjamin Moore subsidy, you will complete and return the enclosed Enrollment Form. Be sure to check the box for "HRA/Individual Plan".
- IV. Once we receive your completed Enrollment Form and confirm the Individual Plan you are enrolling in through AmWINS, we will set up your HRA account with TASC. TASC will then send you a complete HRA "Welcome Kit" with full instructions.

Be advised, the amount of money put into your HRA by Benjamin Moore is intended to subsidize your monthly insurance premium only. If you have unused funds in your HRA at year end, the balance will rollover for the next calendar year, but must be used within the following 180 days. The HRA subsidy can only be used for any AmWINS sourced health insurance premiums, AmWINS sourced Medicare Part D premiums, Benjamin Moore Group Dental and Vision Plans (you must be enrolled in a Medical and Rx plan to enroll in these plans).