

HOW TO PAY FOR YOUR RETIREE PRE-65 HEALTHCARE PLAN

Benjamin Moore will continue to subsidize the cost of your retiree healthcare plan in 2019 for eligible members. 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

- a. If your Pension check has enough to cover the cost of your selected health plan(s) (after the Benjamin Moore contribution is subtracted, if applicable), Benjamin Moore will deduct your amount directly from your Pension check each month (like today).
- b. 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 contribution 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.
- c. Additionally, if you choose to enroll one of the Benjamin Moore Non-Medicare Retiree Health Care Plans, you become eligible to open an Health Savings Account (HSA) through Optum. A health savings account (HSA) allows you to save money, tax-free, for qualified medical expenses.