



ARAMCO ENROLLMENT GUIDE FOR POST-65 NON-MEDICARE ELIGIBLE INDIVIDUALS



LOOK INSIDE TO LEARN MORE ABOUT:

- **Connecting with a benefits counselor**
- **Exploring your new healthcare coverage options**
- **Enrolling in a plan that meets your needs and budget**

This Enrollment Guide contains important information on the retiree healthcare coverage available to you in retirement. It is important that you read through all pages carefully. You must take action by enrolling in your healthcare plan — with a benefits counselor — in order to have the coverage you need.

Mercer Marketplace 365+SM* Retiree

P.O. Box 14401, Des Moines, IA 50306-3401

Toll-Free: 855.230.2064

From outside of the US: 515.243.1776; Option 5 for Mercer Marketplace 365+ Retiree


For deaf or hard of hearing: Dial 711 for Telecommunications Relay Service

Fax: 857.362.2999

Email: retiree.exchange@mercer.com

Web: <http://retiree.mercermarketplace.com/aramco>

* Services provided by Mercer Health & Benefits Administration LLC.



This guide has been organized to provide you with a clear roadmap for your upcoming healthcare plan change.

SUCCESSFUL ENROLLMENT USING A STEP-BY-STEP PROCESS — Following these steps will help you understand what to expect, what is needed, and how to get ready for a smooth process. **Page 2**

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OTHER INSURANCE OPTIONS — Understand how you can build complete coverage with Dental and Vision Insurance. **Page 7**

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Welcome to Mercer Marketplace 365+ Retiree

Having the right healthcare coverage to meet your needs and budget during retirement is important. That is why Aramco has engaged Mercer Marketplace 365+ Retiree to help you evaluate your options and enroll in retiree healthcare coverage.

This change is intended to provide Post-65 Non-Medicare eligible retirees and Post-65 Non-Medicare eligible dependents with flexibility and assistance with:

- Providing access to a variety of plans in the marketplace.
- Connecting you with an experienced, licensed benefits counselor who will assist you in making a healthcare plan election.

You will shop for and enroll in your new healthcare coverage through Mercer Marketplace 365+ Retiree. You now have several options to choose from to meet your healthcare and prescription drug needs. Mercer Marketplace 365+ Retiree and its benefits counselors are ready to support you before, during, and long after your health plan selection changes. They will help you understand the different individual plans offered to you, assist you in determining which plans provide the coverage you need, and complete your enrollment when ready.

When you enroll in healthcare coverage with a Mercer Marketplace 365+ Retiree benefits counselor, Aramco will provide you with an HRA (Health Reimbursement Arrangement) account to offset the cost of your healthcare plan. This HRA, set up in the retiree's name, is a special, tax-free account that may be used to provide reimbursements for eligible healthcare premiums as defined by your employer and the IRS. To be eligible for the HRA, you must enroll in a qualifying medical plan in the Non-Medicare eligible individual marketplace. Your Reimbursement Instructional Guide provides more information about the HRA.

If you choose to use a federal tax credit, you will not be eligible to utilize the HRA when receiving the tax

credit. A benefits counselor will help you understand your options and answer any questions you may have.

You will have assistance from a benefits counselor at every step. A counselor will help you compare your health and prescription drug coverage options, and complete your enrollment when you are ready. You may also visit our website to learn more about the different plans and compare your coverage options. Refer to page 4 for more information about connecting with a benefits counselor.

In the meantime, review this Enrollment Guide. It contains tools and exercises to help you start learning about your healthcare plan options. Completing the information requested in this guide will make it easy for you and a benefits counselor to evaluate your options and help you enroll on time.

Our team is excited to serve you in this new program. Benefits counselors are available to support you during your enrollment period. You may reach Mercer Marketplace 365+ Retiree:

- Online at <http://retiree.mercermarketplace.com/aramco> at your convenience, 24 hours a day, seven days a week.
- Any business day, from 8:00 a.m. to 5:30 p.m. ET at 1-855-230-2064 toll-free (deaf or hard of hearing individuals should dial 711) to set up a consultation. If you are calling from outside of the US, dial 515-243-1776; Option 5 for Mercer Marketplace 365+ Retiree.

For additional information about Mercer Marketplace 365+ Retiree, including our compensation and privacy practices, please see the enclosed document.

We look forward to working with you.

Mercer Marketplace 365+ Retiree



What steps do I have to take to successfully enroll in my plan?

This process will be an easy one if you review the steps below and gather the requested information prior to your consultation. Doing so ensures you will be accurately and efficiently enrolled in the plan that best fits your needs and budget.

STEP 1: Upon receipt

Review this Enrollment Guide.

STEP 2: Schedule your consultation

Consult with a licensed benefits counselor

Go online at <http://retiree.mercermarketplace.com/aramco> to schedule a one-on-one consultation with a licensed benefits counselor. From the navigation bar at the top of the page, click "Schedule a Consultation." If you prefer, you may also call to schedule. It is important to act NOW to select your date and time. Don't wait until the end of your enrollment period approaches before making this appointment; doing so may leave you with a short amount of time in which to make a decision.

STEP 3: Prepare now

Preparing for your consultation

Start by keeping track of your individual healthcare coverage needs. Providing correct and complete information will help your benefits counselor analyze your health plan coverage specifics:

- Use the worksheet on page 15 to list your important healthcare providers and prescription drugs; you may enter your prescription drugs online by visiting <http://retiree.mercermarketplace.com/aramco>.
- Think about plan features that are important to you.
- Prepare any questions you may have for your benefits counselor.
- Gather any documentation that pertains to a Power of Attorney, if applicable to you.

- Go online to visit our website: <http://retiree.mercermarketplace.com/aramco>. Our online tools are easy to use, and utilizing them can help you feel more comfortable with this process and also reduce the amount of time you spend on the phone with your benefits counselor.

STEP 4: The consultation

Explore your plan options when you consult with your benefits counselor

Please take this opportunity to utilize your benefits counselor and his or her health insurance expertise. He or she will present you with all of your options so you can feel confident about the decision you are making.

STEP 5: Enroll in a plan to avoid a gap in coverage

Enroll in your plan with your benefits counselor

When you are ready to enroll in your new plan(s), you will:

- Have your benefits counselor complete your enrollment over the phone; online self-enrollment is available only with certain plans.
- Provide information to set up payment for your premium.
- Be sent any forms that are required; please review, sign, date, and return promptly.

Remember, to be eligible for the HRA, you must enroll in a qualifying medical plan in the Non-Medicare eligible individual marketplace.

STEP 6: Coverage begins

Upon enrollment in a plan, your benefits will begin the 1st of the month following your enrollment date.

STEP 7: After enrolling in your plan(s)

After your enrollment you:

- May be contacted by your insurance carrier in order to verify your enrollment; please do not ignore this request, as doing so could delay or nullify your coverage.
- Will receive your insurance cards by mail from your insurance carrier within 3-5 weeks after your enrollment has been processed; please review them for accuracy.

STEP 8: After enrolling in your new plan(s)

Set up the retiree's HRA

Utilizing the retiree's HRA is an easy process, but you must take action by:

- First, paying your premium to your insurance carrier.
- Then, submitting a claim for reimbursement from the retiree's HRA.

Your Reimbursement Instructional Guide provides greater detail about the entire process you should follow in order to efficiently submit your claims and receive reimbursement for qualified premiums.

STEP 9: Ongoing

Store this enrollment guide and contact information in an easy-to-find location so you can contact us whenever a need arises.



Our benefits counselors are licensed insurance advisors; they are not salespeople who are compensated by commission. They receive no incentive for helping you enroll in any specific plan. Their goal is to work with you to help you arrive at a plan decision that is best for your needs and budget.



How do I schedule an appointment with a benefits counselor and how should I prepare for my consultation?

Follow these steps to ensure that you are prepared for your phone consultation with your Mercer Marketplace 365+ Retiree benefits counselor.

1 GO ONLINE AT [HTTP://RETIREE.MERCERMARKETPLACE.COM /ARAMCO](http://retiree.mercermarketplace.com/aramco) TO SCHEDULE A CONSULTATION WITH A BENEFITS COUNSELOR. From the navigation bar at the top of the page, click "Schedule a Consultation" then select the option "Post-65 Non-Medicare Eligible". If you prefer, you may call 1-855-230-2064 (Monday through Friday, 8:00 a.m. to 5:30 p.m. ET) to schedule your consultation. If calling from outside of the US, dial 515-243-1776; Option 5 for Mercer Marketplace 365+ Retiree. If your spouse is also Post-65 Non-Medicare eligible, you may schedule your consultation together. Jot down the date and time for this appointment below:

Consultation Date: _____

Time: _____

2 COMPLETE THE HEALTHCARE PROVIDER AND PRESCRIPTION DRUG INFORMATION FORM included in this guide on page 15 and mail, fax, or email the following information at least 10-14 days before your consultation.

Address: Mercer Marketplace 365+ Retiree
P.O. Box 14401
Des Moines, IA 50306-3401

Secure fax: 857-362-2999

Email: retiree.exchange@mercer.com

OR, YOU CAN SAVE TIME BY GOING ONLINE!

You can shorten the amount of time you spend on the consultation call by submitting your prescription drug information and healthcare providers through the website by following these steps:

- Start by visiting the homepage at <http://retiree.mercermarketplace.com/aramco>
- Under the 'Prepare for Your Consultation' section, click on 'Submit your prescription drug information.'
- Follow the step-by-step instructions for downloading and submitting the form.
- Repeat the process for submitting your healthcare providers under the 'Prepare for Your Consultation' section, click on 'Submit your healthcare providers.'
- Follow the step-by-step instructions for downloading and submitting the form.
- Your prescription drug and healthcare provider information will be pre-loaded and available for your benefits counselor prior to your consultation.





Your benefits counselor will guide you through the following questions during your consultation, but it helps to have them in front of you and be better prepared for your call. Your answers to these questions will help your benefits counselor discuss healthcare insurance plans that best fit your needs.

3

BELOW ARE SOME QUESTIONS YOU AND ALL FAMILY MEMBERS WHO ARE POST-65 NON-MEDICARE ELIGIBLE SHOULD CONSIDER. These will help determine the best plan at a cost you can afford:

- Who do you want to enroll and what are their dates of birth?
- How many times a year do you or your family visit the doctor?
- Do your healthcare providers participate with carriers on the individual health insurance market? (You can call your providers and ask the billing department.)
- How many ongoing monthly prescriptions do you have?
- Are any other benefits such as children's dental or chiropractic care important to you?
- Are you currently receiving Medicaid benefits?

4

GATHER THE FOLLOWING INFORMATION TO SHARE WITH YOUR BENEFITS COUNSELOR:

- Your Social Security Number (or other document ID number if you are a legal immigrant).
- Your household income: you should have a pay stub, your W-2 tax form, or your most recent tax return and other income information. This could include unemployment checks, child support, veterans' payments, alimony, retirement income or other sources.
- People in your household: the number of people who you claim as dependents, whether or not they live with you.
- Current medical plan information: the type of current medical coverage you have and other medical plans you may have access to now.
- As a Post-65 Non-Medicare eligible participant, you will need to provide a letter from Medicare or the Social Security Administration stating that you and/or your eligible dependents are not eligible for premium-free Medicare Part A or Medicare Part A with premium payments.

5

BE READY ON THE DATE AND TIME YOU SELECTED, AND:

- Allow enough time for the consultation, approximately 60-90 minutes per person.
- Make certain any family member, caregiver, or a power of attorney that you wish on the call is available for the call if desired.
- Wait for your benefits counselor to call you.
- Promptly reschedule the consultation if you find you cannot keep the appointment you originally scheduled by going online at <http://retiree.mercermarketplace.com/aramco>. Click "Schedule a Consultation" then select the option "Post-65 Non-Medicare Eligible".
- If you prefer, call 1-855-230-2064; those who are deaf or hard of hearing should dial 711 for Telecommunications Relay Service. If calling from outside of the US, dial 515-243-1776; Option 5 for Mercer Marketplace 365+ Retiree.



How can I learn more about options available to me as a Post-65 Non-Medicare Eligible individual?

When you begin researching and shopping for a healthcare plan through Mercer Marketplace 365+ Retiree, you will see that plans are tiered and named after metals: Platinum, Gold, Silver, and Bronze. The cost sharing structure is different from tier to tier. But keep in mind that all of the plans, regardless of tier, combine both health coverage and prescription coverage under one plan.



Lower out-of-pocket expense

Higher out-of-pocket expense

PLATINUM: typically, the premium payments are highest for this tier, but the expected out-of-pocket costs when seeking care are the lowest among the tiers. Availability of these plans is very limited and varies by geography.

GOLD: typically, the premium payments are the lower than Platinum, but the expected out-of-pocket costs when seeking care are slightly higher.

SILVER: typically, the premium payments are lower than Gold and higher than Bronze. The expected out-of-pocket costs when seeking care are slightly higher than Gold and lower than Bronze.

BRONZE: typically, the premium payments are the lowest for this tier, but the expected out-of-pocket costs when seeking care are the highest among the tier.

KEEP IN MIND

When you enroll

After researching your medical plan options and gathering your basic household information as listed above, please keep in mind:

- You have options for coverage: you may elect a plan that provides coverage for your family, or each family member can enroll in an individual plan.
- You may have access to federal tax credits: when you call Mercer Marketplace 365+ Retiree, your benefits counselor will walk you through your options. He or she will make you aware of any available tax credits for which you may qualify. **You can only use a federal tax credit or employer provided subsidy, but may not use both. If you choose to use a federal tax credit, you will not be eligible to receive the HRA while receiving the tax credit.** A benefits counselor will discuss this with you during your consultation.



As you compare your medical plan options, it is important to consider all the costs of the plan, not just the monthly premium. When determining your budget, remember to include other factors that go into your healthcare expenses, like prescriptions and provider visit co-payments. This will help you get a clear picture of the true cost differences among the insurance plans.



What other insurance options should I be considering to round out my coverage?

During your consultation with your licensed benefits counselor, he or she will review all of your benefits options with you, discuss your personal situation, and answer any questions you may have. Your benefits counselor will help educate you about additional insurance options available that you may wish to consider in order to make the best possible decision for you and your family.

ALSO AVAILABLE THROUGH MERCER MARKETPLACE 365+ RETIREE:

DENTAL INSURANCE

Enrolling in dental insurance can be a cost-effective way to address the costs of annual exams and related services such as fillings and extractions. Dental insurance can play an important role in your health. Since people with dental insurance are more likely to visit the dentist, a solid insurance plan can help you maintain good oral health, which promotes your overall health.

VISION INSURANCE

Vision insurance is a type of supplemental insurance that can help pay for yearly eyesight exams, glasses and/or contact lenses. With vision insurance, you will also have access to eye doctors who are focused on keeping your eyes healthy by detecting conditions such as glaucoma or cataracts.

You may go online to view your additional insurance options and enroll in a plan of your choice.

- Start by visiting the homepage at <http://retiree.mercermarketplace.com/aramco>.
- Under the 'Shop & Compare' section, click on the box to the far right titled 'Dental, Vision, and other options' (Please see the areas in **green** boxes below.) You may explore other insurance options such as Dental and Vision.
- Enroll in the Dental or Vision insurance plan(s) of your choice online or with the assistance of your benefits counselor.

MERCER MARKETPLACE 365+SM **aramco** Prepare for Your Consultation Schedule a Consultation Shop & Compare File a Claim Help & Support Saudi Aramco HRA SPD

Schedule a Consultation
Schedule a consultation with a benefits counselor at a time that's convenient for you.

Ready to schedule a consultation?
You can schedule online. To use the Mercer Marketplace 365+ Retiree tool to schedule a consultation with a benefits counselor, please click here and follow the instructions.

SCHEDULE A CONSULTATION

Shop & Compare
Learn about the benefits, the process of enrolling and select the perfect plans for you and your family.

CHECKLIST
Follow this step-by-step guide to complete your enrollment

MEDICARE
Shop and compare Medicare plans

OTHER COVERAGE
Dental, Vision and other coverage options



How does my subsidy work and how will I be reimbursed?

Your former employer is providing a Health Reimbursement Arrangement (HRA) account for their retirees and eligible dependents. This HRA may be used for reimbursement of eligible healthcare premiums as defined by your former employer. Because Mercer Marketplace 365+ Retiree is administering your HRA reimbursements, you have one point of contact to call for all of your insurance and reimbursement needs.

If you choose to use a federal tax credit, you will not be eligible to receive the HRA while receiving the tax credit. A benefits counselor will discuss this with you during your consultation.

Once you select your plan(s), you will first pay your premium(s) directly to your insurance carrier(s), then the retiree will submit a claim for premium reimbursement to Mercer Marketplace 365+ Retiree. The retiree will be reimbursed from available funds in the HRA account.

Please review your Reimbursement Instructional Guide for a detailed explanation of how to utilize your HRA account.





What type of assistance is available to me after I enroll?

We are here to help beyond your initial enrollment

Once you have enrolled in a healthcare plan through Mercer Marketplace 365+ Retiree, your licensed benefits counselor is available to provide assistance throughout the year, and during Open Enrollment each year. If you have questions about your new healthcare plan or need assistance with enrollment-related carrier issues, help is just a phone call away. If you enrolled in a health insurance plan through us, our services are available to you at no charge.

What to expect in the years to come

Typically, if you like your healthcare plan(s), and the carrier continues to offer the plan(s), you do not need to re-enroll each year. However, there are a few things you will need to consider each fall:

- We will send you a reminder that the Open Enrollment Period is approaching, along with information on your subsidy. If you do wish to make a new healthcare plan election, keep in mind the Open Enrollment Period (for individuals not yet Medicare eligible) is typically scheduled for the November 1 – December 15 timeframe; this is subject to change, so we will be sure to communicate with you in advance of that date.
- By law, your insurance carrier is required to send you information about plan or pricing changes. Please be certain to open, review, and save all of this documentation.
- If you are considering making a change to your healthcare plan, please be certain to contact a Mercer Marketplace 365+ Retiree benefits counselor BEFORE making any changes on your own. There are implications you may need to consider, and our licensed benefits counselors are trained at making sure you understand these prior to enrolling in a new plan.
- When you or another member of your household becomes eligible for premium-free Medicare Part A or Medicare Part A that requires premium payments; see page 10 for more details.

How you can reach us

- **Go online:** <http://retiree.mercermarketplace.com/aramco>
- **Call:** 1-855-230-2064; those who are deaf or hard of hearing should dial 711 for Telecommunications Relay Service. If calling from outside of the US, dial 515-243-1776; Option 5 for Mercer Marketplace 365+ Retiree.
- **Email:** retiree.exchange@mercer.com
- **Mailing address:** P.O. Box 14401, Des Moines, IA 50306-3401
- **Fax:** 857-362-2999



Make sure your email and mailing addresses are up-to-date with us, as we may send you different communications throughout the year and want to have the most accurate way of reaching you.



What should I expect from Mercer Marketplace 365+ Retiree when I become eligible for premium-free Medicare Part A or Medicare Part A with premium payments?

When you or another member of your household becomes eligible for premium-free Medicare Part A or eligible for Medicare Part A with premium payments, rest assured that the transition will be an easy one for you. A Mercer Marketplace 365+ Retiree licensed benefits counselor will guide you through the enrollment process in the same manner as he/she did with your pre-65 enrollment.

As a Post-65 Non-Medicare Eligible retiree, you should contact Social Security and reapply for Medicare to verify your eligibility status for premium-free Medicare Part A or Medicare Part A that requires premium payments.

To enroll in a Medicare Advantage plan or a Medicare Supplement plan, you must enroll in Medicare Part A and B in a timely manner. Enrollment in a Prescription Drug Plan -- Medicare Part D -- only requires enrollment in either Medicare Part A or Part B.

If you want to better understand the Medicare program and different benefits, you may visit CMS (Centers for Medicare and Medicaid Services) at <https://www.medicare.gov> or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048), available 24 hours a day, 7 days a week.

CMS produces a comprehensive publication each year, Medicare & You, that discusses the Medicare program in its entirety. You may request a printed copy of this book by calling 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048. You may also access this publication online by visiting <https://www.medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf>.



? Where can I find answers to additional questions I may have?

We recognize your health plan choices and costs are important to you. If you have questions, we encourage you to reach out to your benefits counselor to understand more about this transition. Below you will find answers to many questions frequently asked by retirees and their dependents.

WHAT IS MY DEADLINE TO ENROLL IN A PLAN?

In order to avoid a gap in coverage, you must enroll in your plan(s) before your current coverage ends. You have 60 days from when your Aramco group coverage ends to enroll, but you may experience a gap in coverage if you wait until after your current coverage ends to enroll and you may be without coverage for a period of time. You will not be able to enroll retroactively in coverage.

WHEN WILL MY PLAN BE EFFECTIVE?

Plans available on the individual market are typically effective the first of the month following enrollment.

HOW WILL I OBTAIN MY HEALTH INSURANCE?

In order to help you find the plan that best fits your needs and budget, your former employer has partnered with Mercer Marketplace 365+ Retiree to guide you through the process from beginning to end. Mercer Marketplace 365+ Retiree will be your single point of contact for health and prescription drug insurance issues — before, during and after your enrollment.

WHAT HEALTHCARE PLAN CAN I ENROLL IN TO BE ELIGIBLE FOR MY EMPLOYER PROVIDED SUBSIDY?

You can enroll in any individual healthcare plan, either through Mercer Marketplace 365+ Retiree with the assistance of your benefits counselor, or enroll outside of Mercer Marketplace 365+ Retiree. The healthcare plan must be a qualifying medical plan in the Non-Medicare eligible individual marketplace.





Where can I find answers to additional questions I may have? *continued*

HOW WILL I PAY FOR MY HEALTH INSURANCE?

You will now pay your premium(s) directly to the insurance carrier for your retiree healthcare coverage and the retiree will be reimbursed monthly by Mercer Marketplace 365+ Retiree from available funds in the retiree's HRA. The retiree can be reimbursed for eligible premiums via direct deposit into a bank account or a paper check. Please refer to your Reimbursement Instructional Guide for additional details about the HRA available to eligible retirees.

WILL I BE REQUIRED TO CHOOSE A NEW DOCTOR?

It depends on the health insurance strategy that you choose. Individual healthcare plans offer narrower provider networks. Your Mercer Marketplace 365+ Retiree benefits counselor will review the plans you have available in your zip code and determine if your doctor(s) are included in the provider networks. You may also call your doctor to confirm what plans they will be participating in the provider networks.

HOW LONG WILL THE APPOINTMENT WITH MY BENEFITS COUNSELOR LAST?

In general, you'll spend about 60 to 90 minutes on the phone speaking with your benefits counselor. The length of the call will depend on whether you enroll that day or want to include a family member or caregiver, or a power of attorney on the call. The length of your appointment will also depend on how much preparation you wish to do in advance.

Remember, your benefits counselor is an excellent resource and will take as much time on the phone or in a future conversation as you need to feel comfortable with your enrollment decision.

If you go online to the Mercer Marketplace 365+ Retiree website prior to your consultation to enter your prescription drugs, your appointment could be much shorter. See the checklist in this Enrollment Guide for details on how to prepare for your call.



IF I NEED ASSISTANCE WITH ENROLLING, CAN SOMEONE SPEAK WITH MY BENEFITS COUNSELOR ON MY BEHALF?

If you complete and sign a Personal Information Authorization form, anyone listed on the form can assist you with your plan information and/or selections. However, a durable Power of Attorney (POA) document must be on file at Mercer Marketplace 365+ Retiree for anyone but the policy holder to enroll in healthcare coverage. Anyone who is listed on the durable POA can act on behalf of the retiree in all insurance capacities, including subsidy paperwork; this form must be in place prior to your consultation. A benefits counselor can mail or email you the Personal Information Authorization form upon request.

IF I LIKE THE BENEFITS COUNSELOR I HAVE MY CONSULTATION WITH, CAN I REQUEST THAT SAME PERSON AGAIN?

The person you enjoyed dealing with before may not be available due to other scheduled appointments when you call. Every benefits counselor must, by law, be licensed, and certified to talk with you about the plans in your specific geographic area.

Please be assured that if you can't reach the benefits counselor you request, all of your information is available in our secure system, and another licensed benefits counselor will be able to assist you.

WHAT HEALTHCARE PLANS WILL BE AVAILABLE?

The individual healthcare insurance market has the following metal tier plans: Bronze, Silver, Gold, and Platinum. Plans in these categories differ based on how you and the plan share the costs of your care. Bronze plans will have lower premiums but higher out-of-pocket expense when going to a doctor. Gold plans will have higher premiums but will have lower out of pocket expenses when going to a doctor. The categories have nothing to do with the amount or quality of care you receive.

WHAT BENEFITS WILL BE COVERED UNDER MY PLAN?

All individual healthcare plans provide the same essential health benefits, cover pre-existing conditions, and offer free preventive services. However, many plans will offer additional benefits which your benefits counselor can review.





Where can I find answers to additional questions I may have? *continued*

WHAT ARE “ESSENTIAL HEALTH BENEFITS?”

Essential health benefits are included in all individual healthcare plans. There are ten categories of essential health benefits including: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

DO I NEED TO ENROLL IN A PLAN WITH PEDIATRIC DENTAL COVERAGE?

Pediatric dental coverage is included as one of the ten essential health benefits that are all a part of individual healthcare plans. Many carriers include pediatric dental coverage as a rider or require the enrollee to attest they have dental coverage that include pediatric dental. Your Mercer Marketplace 365+ Retiree benefits counselor will work with you to ensure you are enrolled in the appropriate benefits to include pediatric dental so your plan is compliant with the Affordable Care Act’s (ACA) regulations.

IF I DON'T LIKE THE PLAN I'M ENROLLED IN, WHEN CAN I CHANGE?

Outside of the annual Open Enrollment Period—typically November 1st through December 15th—the only way you can obtain or change your health insurance is through one of two ways: (1) Qualify for a special enrollment period if you lose job-based coverage, have a baby, get married, or have certain other life changes, or (2) Qualify for Medicaid or the Children's Health Insurance Program (CHIP). Your licensed benefits counselor can answer any questions you may have about changing your plan during your consultation or at any point throughout the year.





What information do I need to provide?

HEALTHCARE PROVIDER INFORMATION

YOUR NAME _____ **PHONE** _____

Please list your current healthcare providers below. Some healthcare plans like HMOs and PPOs use networks. Gathering your healthcare providers' information here will help your benefits counselor compare access to your current providers. You may also contact your providers and ask them which plans they accept.

CURRENT HEALTHCARE PROVIDERS (PRIMARY CARE, SPECIALISTS, ETC.)

Name	Address	Phone Number

PRESCRIPTION DRUG INFORMATION

In order to construct an accurate cost analysis, we will need your complete and correct drug information. For example, it is important to indicate the name of the drug that you are taking, and whether you are taking a BRAND or GENERIC version. Please note, over-the-counter medications, vitamins, and supplements are not covered by prescription drug plans and therefore are not required on this form.

CURRENT PRESCRIPTIONS, DOSAGES, FREQUENCY AND WHERE/HOW YOU OBTAIN THE MEDICATION

Medication	Dosage	Frequency	Pharmacy or Mail Order

Please complete one form per person. If you have additional healthcare providers or prescription drugs to share with your benefits counselor, please make a copy of this page (prior to completing) and use it to record your additional entries.

REMEMBER! You may go online to enter your prescription drug information 10-14 days prior to your consultation; doing so will shorten the amount of time you spend on the consultation call. Follow the step-by-step instructions listed in the blue box on page 4.

If you are unable to go online, please fax, mail, or email this worksheet 10-14 days prior to your scheduled appointment to:



Mercer Marketplace 365+ Retiree
P.O. Box 14401, Des Moines, IA 50306-3401

Fax: 857-362-2999

Email: retiree.exchange@mercerc.com

[The remainder of this page is intentionally left blank so that if you submit this information by mail, you won't be mailing anything important that you may need later.]

The insurers whose policies you may enroll in are separate and independent from Mercer Marketplace 365+ Retiree. Mercer Marketplace 365+ Retiree is not responsible for any insurer's or service provider's failure to provide coverage or service, including but not limited to any failure resulting from the insurer's or service provider's current or future financial condition or solvency. From time to time, insurance companies may become insolvent and fall into receivership with the state's insurance regulatory authority. In addition to potential access to state guarantee funds, these state departments also may provide financial information. See your state's department of insurance website for any information they may provide. While each state does impose its own minimum capital and surplus requirements on insurers, Mercer Marketplace 365+ Retiree also advises that you consider the ratings of an independent agency. Independent agencies, such as A.M. Best (www.ambest.com), may also issue ratings describing their evaluation of an insurer's financial ability to honor its insuring obligations. Insurers receive different ratings. Some insurers available to you fail to achieve the agency's rating for superior or excellent. Mercer Marketplace 365+ Retiree recommends that you carefully consider financial information provided by both state insurance regulators and independent rating agencies when purchasing insurance coverage.

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