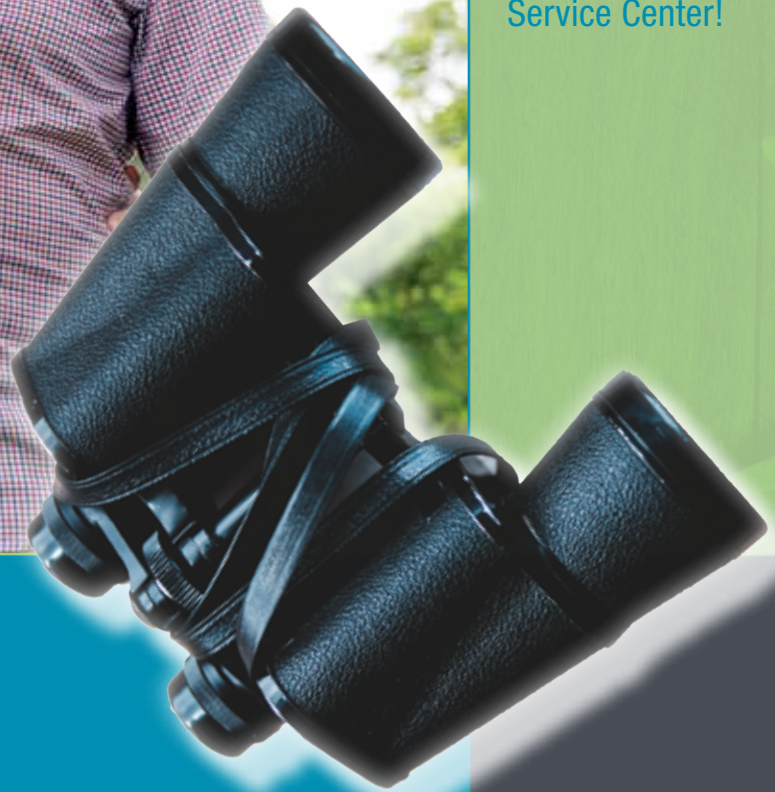


Welcome to Open Enrollment for your 2021 retiree coverage



Reminder: Enroll online or by calling the Aerospace Benefits Service Center!



2021 Open Enrollment Guide RETIREE EDITION

Enroll from November 2 – 15, 2020

The 2021 Retiree Open Enrollment Guide is not an employment contract or an offer to enter into an employment contract, nor does it constitute an agreement by the corporation to continue to maintain the plans described or referred to in this document.

Although the corporation intends to continue these plans, the corporation reserves the right to amend, change, modify, or terminate the plans at any time. The corporation's decisions to amend, change, modify, or terminate these plans may be due to changes in federal or state laws governing welfare benefits, the requirements of the Internal Revenue Code, the requirements of the Employee Retirement Income Security Act of 1974 (ERISA), the provisions of a contract or policy involving an insurance company, or any other reason.

Plan participants and beneficiaries do not have a vested right to any plan benefits. If the plans are amended, changed, modified, or terminated, plan participants and beneficiaries will not be vested in any plan benefits or have any further rights other than payment of covered expenses to which they were entitled before the plans were amended, changed, modified, or terminated.

Any examples in this Retiree Open Enrollment Guide are included for illustrative purposes only. They are not intended as recommendations or benefits you should elect.

Look Inside...

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To Keep Your Current Coverage: No Action Required

Your current coverage will continue for 2021 with updated cost-sharing rates. If you are not changing plans or adding/deleting eligible dependents, you do not need to do anything.

Important Message from Aerospace Employee Benefits

2021 RETIREE OPEN ENROLLMENT: NOVEMBER 2 – 15, 2020

Welcome to Open Enrollment for your Aerospace retiree medical benefits. This is your annual opportunity to make changes to your medical plan election for the upcoming year.

As always, your current medical coverage will carry forward to 2021 with updated cost-sharing rates, unless you make a change during Open Enrollment.

We're pleased to announce that there are no changes to your benefits for 2021, but we do want to highlight some important information for you to keep in mind as you consider your enrollment choices:

- Last year, we introduced the Aerospace Benefits Service Center to help you enroll and manage your retiree benefits. If you have not logged into the benefits portal, you'll find information on how to log in and use this new resource on page 5.
- Health Advocate, a free advocacy service paid for by Aerospace, gives you access to experts who can help you navigate the complex world of healthcare (see page 6 for more).
- Starting in 2021, Kaiser participants will be offered Silver&Fit, giving you access to fitness facilities, exercise programs, meal planners, health trackers and more! Read about the program on page 7.
- Retirees who live in Colorado will have the option to enroll in Kaiser Permanente HMO (pre-65 or non-Medicare-eligible participants) and Kaiser Permanente Senior Advantage HMO (Medicare-eligible/post-65) for 2021. See page 19 for contact information to learn more about these plans.
- Additional information on your retiree medical plan choices is available on the Aerospace Benefits Service Center portal at <https://compass.empyreanbenefits.com/aerospace> or on the Aerospace Retirees website at retirees.aerospace.org.



Enroll Online!

As always, if you are not making any changes to your coverage, you do not need to enroll. However, if you want to change or waive medical coverage, or change covered dependents, use the Aerospace Benefits Service Center portal or call the Aerospace Benefits Service Center. See “How to Make Coverage Changes for 2021” on the next page.

WHAT YOU NEED TO DO:

1. Read this guide for an overview of medical coverage options.
2. Visit the Aerospace Retirees website at retirees.aerospace.org to view a Retiree Medical Plan Comparison Chart for each medical insurance plan. You can also find General Notices and enrollment instructions if you are changing medical plans for 2021.
3. Log in to the new Aerospace Benefits Service Center portal to see your medical options and 2021 rates, add or change dependents and beneficiaries, and change your coverage for 2021.

“Who manages the Aerospace Benefits Service Center and the portal?”

The Aerospace Benefits Service Center and portal are managed by Empyrean, a leading benefits administration firm with the capability to administer our complex benefits for both active employees and retirees. Empyrean service center representatives are trained to answer the majority of questions our participants typically ask and the enrollment portal is designed to help us efficiently manage our programs while providing an easy-to-use participant experience.

HOW TO MAKE COVERAGE CHANGES FOR 2021

IMPORTANT: There are no paper enrollment or waiver forms for 2021. To make changes, log in to the portal or call the Aerospace Benefits Service Center.

If you previously registered, use the user ID and password you created to access the site and make coverage changes. If you are logging into the site for the first time, follow these steps:

1. Go to the Aerospace Benefits Service Center portal:
<https://compass.empyreanbenefits.com/aerospace>
2. At the log-in screen, click **Register**
3. Enter your personal information:
 - a. First and last name (as on record with Aerospace)
 - b. Date of birth
 - c. Aerospace employee badge #
 - d. Click **Next**
4. Create a user ID and password
 - a. Your user ID can be your personal email address
 - b. Your password must have at least: 8 characters, one letter, one number, and one symbol (i.e., * & + # \$)
5. Set up a security question and answer to use in case you forget your password
6. Read the terms of service agreement and click **I Agree**

If you have any questions or experience issues with online registration, please contact the Aerospace Benefits Service Center at 844.361.2400.

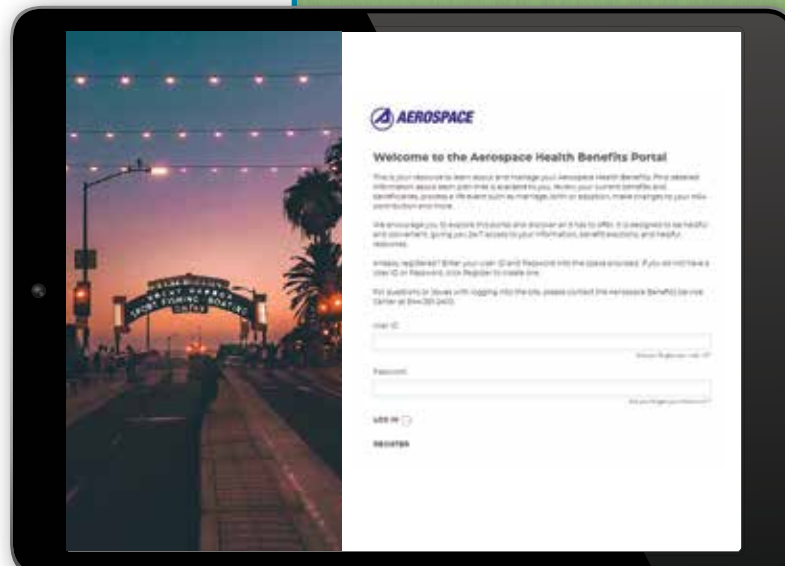
Note: Survivors do not have the option to “waive” Aerospace group medical coverage. If a survivor terminates Aerospace group medical coverage due to disenrollment or non-payment, the survivor cannot re-enroll with Aerospace later.



Go Online to Enroll or Call for Enrollment Help

If you want to make changes to your retiree coverage for 2021, visit the Aerospace Benefits Service Center portal from November 2 – 15, 2020, and follow the log in instructions located on this page.

If you have questions or need to enroll with the help of a representative, call the Aerospace Benefits Service Center at 844.361.2400. Representatives are available 7 a.m. – 4 p.m. PT, Monday through Friday.



“I’ve logged into the benefits portal. Now what? How do I make changes?”

Once you’ve registered and logged in to the benefits portal, you’ll see a pending event screen for Open Enrollment. Here’s what you need to do:

- Click on **Continue** and the enrollment system will walk you through the steps to verify or make changes to:
 - Your personal information
 - Your dependent(s) information
 - Your benefit elections
- When you’re done making changes, click **I’m Ready to Finalize My Elections**
- You’ll do a final review of your elections
- When you’re ready, click **Submit My Elections**
- To confirm your enrollment, click **Accept** – This is important! Your elections will not be recorded until you click **Accept**
- You’ll see a final confirmation summary and receive a confirmation number for reference – Click **Print** to get a copy for your records (you can always come back and print later by going to **Benefits History**)

HEALTH ADVOCATE: REAL SUPPORT FOR RETIREES

Health Advocate is a free advocacy service paid for by Aerospace that gives you access to experts who can help you navigate the confusing world of healthcare services, providers, diagnoses, claims and more. This dedicated team of healthcare professionals do the legwork so you get the right care and support you need.

Some examples:

- Find in-network doctors, dentists, hospitals, and other providers
- Arrange appointments, including second opinions with hard-to-reach specialists
- Help explain your doctor’s instructions
- Guidance with insurance coverage
- Help with insurance choices before you’re eligible for Medicare
- Explain Medicare coverage and costs
- Explain how Medicare coordinates with your employer-provided insurance
- Compare various Medicare plan options
- Locate care facilities and support
- Research local adult day care, assisted living and long-term care facilities
- Locate in-home care and nursing support resources
- Help facilitate transportation to your medical appointments
- Handle insurance-related issues
- Review your employer-provided retiree health benefits
- Help resolve billing and claims issues
- Provide the estimated out-of-pocket costs of common medical procedures in your area



Remember ... your Personal Health Advocate can answer your questions about healthcare after retirement as well as assist you with a variety of healthcare- and insurance-related issues. Eligible retirees, their spouses, dependent children, parents and parents-in-law are all covered. Just call or email **answers@HealthAdvocate.com**.

For 24/7 support, call **866.695.8622** or visit: **HealthAdvocate.com/members**.

2021 Medical Coverage

MEDICAL PLAN OPTIONS

You may choose from several medical plan options offered by Aerospace for you and your covered dependents. Your choices are based on your location, military affiliation, and Medicare eligibility status. Review the chart below for 2021 options.

Visit retirees.aerospace.org to view each plan's medical plan comparison chart as well as legally mandated General Notices.

2021 Medical Plan Options		
	Non-Medicare Eligible (Pre-65)	Medicare Eligible (Post-65)
Nationwide	Anthem Blue Cross PPO (Preferred Provider Organization)	Anthem Medicare Preferred (PPO) with Senior Rx Plus (nationwide)
All States Except California	Anthem Blue Cross EPO (Exclusive Provider Organization)	
California (based on zip code availability)	Anthem Blue Cross HMO	Anthem Blue Cross Senior Secure HMO (Southern California only)
	Kaiser Permanente HMO	Kaiser Permanente Senior Advantage HMO
Colorado	Kaiser Permanente Colorado HMO	Kaiser Permanente Senior Advantage HMO
Maryland, Virginia, Washington D.C. (based on zip code availability)	Kaiser Permanente Mid-Atlantic HMO	Kaiser Permanente Medicare Advantage HMO
New Mexico (based on zip code availability)	N/A	Blue Cross/Blue Shield of New Mexico HMO
Military retirees and eligible dependents currently enrolled in the TRICARE Standard, Extra or Prime plans	TRICARE Supplement Plan (ASI/Selman and Company) (Not available if the retiree and/or covered dependent is eligible for Medicare)	N/A

New Silver&Fit Program for Kaiser Permanente Participants

When you enroll in the Kaiser Permanente HMO, Kaiser Permanente Senior Advantage HMO, or the Kaiser Permanente Medicare Advantage HMO, you'll have free access to the Silver&Fit Exercise and Healthy Aging Program. It includes no-cost membership to a participating fitness center and at-home fitness kits. Silver&Fit provides educational materials to help you learn the fundamentals of healthy aging and social activities, such as community events, museum and zoo tours, and potlucks. Get a yoga mat or exercise bands and track your exercise and other activity on Fitbit or Garmin wearable fitness device. Earn points for your activity and redeem them for valuable merchandise.

ELIGIBLE DEPENDENTS

You may elect to cover your eligible dependents as summarized below.

- Your legal spouse. Proof of marriage is required.
- Your domestic partner. All domestic partners must be registered as domestic partners with the state of residence and provide proof to the Aerospace Benefits Service Center. Same-sex partners are eligible. Opposite-sex partners may be eligible if they reside in California, one or both are age 62 or older, and they meet the eligibility criteria under Title II of The Social Security Act. Contact the Aerospace Benefits Service Center for more information.
- Children. Your children or your spouse's/covered domestic partner's children generally may be covered up to age 26. If the child is disabled and already on your Aerospace medical plan, he or she may be eligible for coverage beyond age 26. Also, children of retirees who live in Florida and are enrolled in the Anthem Blue Cross EPO are eligible for coverage up to age 30. Contact the Aerospace Benefits Service Center for more information.



YOUR MONTHLY CONTRIBUTIONS FOR MEDICAL COVERAGE

Your cost for each medical plan option is shown on the Aerospace Benefits Service Center portal. The cost for coverage depends on the medical plan you choose, the number of eligible dependents you cover, and eligibility for Medicare for each participant.

Important note: Rates for retirees with split coverage (i.e., one spouse is Medicare eligible and one spouse is not) are not bundled. For example, the spouse who is under age 65 can enroll in Kaiser Permanente and the spouse who is over 65 can enroll in the Anthem Medicare Preferred (PPO) with Senior Rx Plus option. Individual rates will be posted on the Aerospace Retirees website at retirees.aerospace.org.

Aerospace contributes a monthly fixed dollar amount toward retiree medical coverage, called a Defined Dollar Benefit (DDB). Tier A retirees receive the full DDB and Tier B retirees receive a percentage of the DDB based on years of service rounded down. Note: If the total monthly premium is less than the DDB, your monthly cost will be zero.

How to Make Payments

If your monthly medical plan cost sharing amount is currently deducted from your pension, you can continue to pay this way. Northern Trust will send you a statement in early January reflecting your 2021 cost-sharing amount along with new gross pension payment information.

You will receive a monthly invoice mailed to your address on file with Aerospace Employee Benefits if:

- You are a new retiree in 2020 or later;
- You are not receiving a pension payment;
- Your medical cost-sharing amount is more than your monthly pension; or
- You have elected to be on direct bill.

If you move, please keep your address updated with the Aerospace Benefits Service Center (see page 18 for mailing address).



How Medicare and Aerospace Retiree Medical Coverage Work Together

IF ELIGIBLE, MEDICARE ENROLLMENT IS REQUIRED (POST-65)

You Must Enroll in Medicare Part A (Hospital) and Part B (Medical)

If Medicare eligible, you and/or your covered spouse/domestic partner must enroll in Medicare Parts A and B to be eligible for Aerospace Retiree Medical plan coverage.

In some instances, such as End Stage Renal Disease (ESRD), the Centers for Medicare & Medicaid Services (CMS) requires a waiting period before Medicare becomes primary. In that instance, under age 65 premiums will apply to the covered participant.

Medicare Part D (Prescription Drug Coverage)

Some medical carriers may require you to complete special forms to enroll in Medicare Part D (prescription coverage). Medicare Part D can only be assigned to one medical insurance plan at a time. Medicare Part D must be assigned to the Aerospace retiree group medical insurance carrier to continue your eligibility.

If you and/or your spouse are newly enrolling in retiree medical and you are over age 65 and have not had continuous Medicare Part D prescription coverage, your medical insurance carrier may charge an additional Late Enrollment Penalty (LEP) amount due to late enrollment in Medicare Part D. You will be responsible for paying this additional LEP amount in addition to the monthly retiree medical cost-sharing amount that you pay to Aerospace if a gap in coverage is determined.

Important: If You Become Medicare Eligible in 2021

If you and/or your dependent will turn age 65 in 2021, you will receive a letter from the Aerospace Benefits Service Center at least two months prior to your 65th birth month notifying you that you must contact the Social Security Administration at 800.772.1213 to sign up for Medicare Parts A and B.

You are eligible for Medicare effective the first day of the month in which you turn age 65. If your birthday happens to land on the first of the month, you will be eligible for Medicare on the first of the month prior to your 65th birthday.

Once you acquire your Medicare Beneficiary Identifier (MBI), Medicare Part A effective date, and Medicare Part B effective date, you can view the plans available to you and enroll by either visiting our website at <https://compass.empyreanbenefits.com/aerospace> or by contacting the Aerospace Benefits Service Center at 844-361-2400, from 7 a.m. to 4 p.m. PT, Monday through Friday.



Important

If you do not provide evidence of Medicare Parts A and B coverage and return the necessary enrollment forms as described above, your coverage in the Aerospace Retiree Medical Plan will be terminated. Medical coverage cannot be reinstated until the next Aerospace Open Enrollment period with proof of Medicare coverage. If you have questions, call the Aerospace Benefits Service Center at 844.361.2400.

ASSIGNING MEDICARE BENEFITS

If you are eligible for Medicare and are changing Aerospace medical coverage during Open Enrollment, the Aerospace Benefits Service Center will send you the appropriate forms to ensure your enrollment information is complete. Depending on your situation, you may receive a form to disenroll Medicare from a dropped HMO, a form to enroll in a new Medicare Group HMO, or a form to enroll in the Anthem Medicare Preferred (PPO) with Senior Rx Plus Plan.

Private Contract Services are Not Covered

Services or supplies provided under a private contract between the member and provider who has opted out of the Medicare program are not covered by Medicare or the Anthem Medicare Preferred PPO with Senior Rx Plus Plan. An example would be concierge services. You would be 100 percent responsible for the payment of these services. If you have any questions regarding this exclusion, please call Anthem Customer Service at 877.411.1640.



Anthem Medicare Preferred (PPO) with Senior Rx Plus Plan

The Anthem Medicare Preferred (PPO) with Senior Rx Plus is a Medicare Advantage plan. This plan is available nationwide and includes prescription drug coverage. To participate in this plan, you must be enrolled in Medicare Parts A and B.

Aerospace retirees can view more information on the plan provisions of the Anthem Medicare Preferred (PPO) with Senior Rx plan at retirees.aerospace.org.

What are some of the features of the Anthem Medicare Preferred (PPO) with Senior Rx Plus Plan?

- No deductible
- Known copays for services such as primary care physician visits, specialist visits, etc.
- Participants can go to any provider (in-network or out-of-network) as long as the provider accepts Medicare and agrees to bill Anthem as the primary
- Claims will be processed more efficiently because they will go directly to Anthem and providers no longer have to bill Medicare first
- One ID card, instead of two, which will be used for both medical services and prescription drugs
- Access to wellness programs such as Healthways Silver Sneakers Fitness and discounts on weight loss programs and nutritional supplements



If you have questions on the 2021 Anthem Medicare Preferred (PPO) with Senior Rx plan, please call the Anthem First Impressions Welcome Center at 877.411.1647, Monday through Friday, 8 a.m. to 9 p.m. ET. TTY/TDD users should call 711.

Highlights of the Anthem Medicare Preferred (PPO) with Senior Rx Plus Plan

Plan Provisions for Anthem Medicare Preferred (PPO) with Senior Rx Plus	Participant Copay
Deductible	\$0
Maximum Out-of-Pocket per Plan Year	\$2,500
Primary Care Visit	\$5
Specialty Visit	\$20
Emergency Care	\$50 for each Medicare-covered emergency room visit (waived if admitted to hospital within 72 hours for the same condition)
Urgent Care	\$10 for each Medicare-covered urgently-needed care visit (waived if admitted to hospital within 72 hours for the same condition)
Lab Tests	\$0 for each Medicare-covered clinical/diagnostic lab test
X-Rays	\$20 for each Medicare-covered X-ray
Specialized Imaging	\$50 for Medicare-covered complex diagnostic test/radiology visit
Inpatient Hospitalization	\$100 per admission maximum out-of-pocket copay is \$300 per year
Outpatient Physical Therapy	\$10 for Medicare-covered visits
Routine Eye Examination	\$0 for routine vision exams limited to one exam per year (\$50 max benefit)
Hearing Aids	\$1,500 maximum benefit every 36 months

Prescription Copays Anthem Medicare Preferred (PPO) with Senior Rx Plus Plan	Retail Pharmacy (per 30-day supply)	Mail-order Pharmacy (per 90-day supply)
Select Generics	\$0, deductible waived	\$0, deductible waived
Generics	\$10, deductible waived	\$20, deductible waived
Preferred Brands (Formulary)*	\$30	\$60
Non-Preferred Brands and Non-Formulary Drugs*	\$60	\$120
Injectable Medications	20% coinsurance with a maximum copay of \$100 for specialty drugs (generic & brand)	20% coinsurance with a maximum copay of \$100 for specialty drugs (generic & brand)

* A single, one time, \$100 deductible per calendar year.

Retiree Life Insurance and Dental Plan

(Closed to New Enrollments)

RETIREE LIFE INSURANCE (CLOSED TO NEW ENROLLMENTS)

Retiree group life insurance continues to be only offered to current enrollees and is not open to new enrollments. Retiree life is term life insurance and provides a death benefit only; the group life insurance does not have a cash value. Retiree life insurance rates are provided on the Aerospace Benefits Service Center portal.

You may change your beneficiaries and how much you allocate to each at any time for life insurance. Simply log in to the Aerospace Benefits Service Center portal (see page 18) and go to the Beneficiaries page. We encourage you to review your beneficiaries during Open Enrollment and, if necessary, designate at least one to receive this benefit.

You may permanently cancel your retiree life coverage at any time by logging in to the Aerospace Benefits Service Center portal and selecting the Voluntary Coverage Drop life event. If you cancel life insurance coverage, you will not be able to re-enroll since it is a closed plan. It will be effective the first of the month following the cancellation.

Contact the Aerospace Benefits Service Center at 844.361.2400 with questions or in the event of a death claim.

RETIREE DENTAL PLAN (CLOSED TO NEW ENROLLMENTS)

The SafeGuard dental plan is a closed plan and is not open to new enrollments. SafeGuard is only offered in California, Florida, and Texas. Dental plan rates are provided on the Aerospace Benefits Service Center portal.

If you need a SafeGuard dental provider directory, call 800.880.1800 (Group Plan SG100).

You may permanently cancel your Safeguard dental coverage at any time by logging in to the Aerospace Benefits Service Center portal and selecting the Voluntary Coverage Drop life event. Once you cancel dental coverage, you will not be able to re-enroll since it is a closed plan. It will be effective the first of the month following the cancellation.

Contact the Aerospace Benefits Service Center at 844.361.2400 with questions.

Notice Regarding Use of Social Security Numbers

Under Section 111 of the Medicare, Medicaid and SCHIP Extension Act of 2007 (MMSEA), the Centers for Medicare and Medicaid Services (CMS) generally requires Social Security numbers for retirees and dependents to assist with reporting under the Medicare Secondary Payer requirements. Accordingly, when you enroll in the Aerospace Retiree Medical Plan, you are required to provide Social Security numbers for yourself and any dependents you wish to enroll to assist us in complying with this requirement.

Frequently Asked Questions

Q: My spouse is working and is covering me under his/her medical insurance. If I waive my retiree medical coverage with Aerospace, can I re-enroll again with the Aerospace Retiree Medical Plan later?

A: Yes. If you are a retiree and had previously waived Aerospace retiree medical coverage because you were covered by another medical plan outside of Aerospace, you may re-enroll in an Aerospace Retiree Medical Plan within 31 days of a life event such as loss of other coverage due to termination of spouse's employment. You will need to provide proof of the life event and log in to or call the Aerospace Benefits Service Center to make your new election.

If you did not lose outside medical coverage but would like to re-enroll in an Aerospace Retiree Medical Plan, you may do so during the Aerospace Open Enrollment period. Aerospace Open Enrollment is held in early November each year with an effective date of January 1. Open enrollment information is also available on the Aerospace Benefits Service Center portal at <https://compass.employeanbenefits.com/aerospace> or on the Aerospace Retirees website at retirees.aerospace.org.

Q: If I marry after retirement, can I add my new spouse to my Aerospace retiree medical plan?

A: Yes, a retiree may enroll a new spouse as an eligible dependent within 31 days of the marriage date. You will need to provide a copy of the marriage certificate and complete the dependent information on the Aerospace Benefits Service Center portal. Otherwise, you may add the new spouse during the next Aerospace Open Enrollment period with proof of the marriage.

Q: Can my survivor continue Aerospace medical coverage in the event of my death?

A: Yes, but only if the survivor meets the Aerospace eligibility requirements for survivor medical coverage and is not eligible for another group medical plan.

If the survivor is on the Aerospace medical plan and subsequently remarries, he or she will no longer be eligible for Aerospace medical coverage and will need to terminate medical coverage at the end of the month of the new remarriage date.

Q: I have questions about TRICARE retiree coverage. Who do I talk to?

A: Contact TRICARE (Selman and Company) at 800.638.2610 or visit www.selmantricareresource.com.

Q: I'm not comfortable enrolling on line. Can I get a paper form to make my election?

A: Unfortunately, we no longer have paper enrollment forms to send to participants. If you're having trouble logging in to enroll, or if you need to enroll with the help of a service center representative, please call the Aerospace Benefits Service Center at 844.361.2400 between 7 a.m. and 4 p.m. PT, Monday through Friday.



Q: If I turn age 65 during the year, how and when do I need to enroll in Medicare?

A: You will receive a letter from the Aerospace Benefits Service Center at least two months prior to your 65th birth month notifying you that you must contact the Social Security Administration to sign up for Medicare Parts A and B. For more details on the enrollment process, see page 9.

Q: What is the difference between an HMO, EPO, and PPO?

A: Each plan differs in the benefits offered and you should review the detailed medical plan comparison charts at the Aerospace Retirees website at retirees.aerospace.org.

There are general differences in the plans regarding the providers you may use and how you receive plan benefits:

- A Health Maintenance Organization (HMO) decides how much, the kind, and the location of the patient's medical care. Referrals from your primary care physician may be required to see a specialist. In most HMOs, the enrollee must use the doctors and hospitals that are members of the HMO network, or with which the HMO has contract agreements. HMOs also have limited benefits outside of their service area, generally only for covered emergencies.
- Exclusive Provider Organization (EPO) is similar to an HMO in that you must use the EPO providers except in the case of a covered emergency. However, you would not need a referral to see an EPO specialist. The Anthem EPO is only available to non-California retirees and dependents who are Pre-65 (non-Medicare).
- A Preferred Provider Organization (PPO) lets you choose from most licensed providers (including those outside of the United States). However, if you are under age 65, you will generally have a lower out-of-pocket cost when you use in-network providers. Medicare-eligible participants must use a provider who accepts Medicare. Note that private contract providers, such as "concierge" providers, are excluded from coverage under the Anthem Medicare Preferred (PPO) with Senior Rx Plus plan.

Types of Changes During the Year

Your coverage choices will stay in effect through December 31, 2021, unless you have an eligible life status event. Report the life status event to the Aerospace Benefits Service Center within 31 days of the event. You may also need to take action during the year as shown below.

Subject	Actions Needed	Contacts
Address Change Important: Aerospace Benefits Service Center must be notified within 31 days if you are moving out of your HMO plan area.	Report your new mailing address to the Aerospace Benefits Service Center. Your new address will be sent to your medical carrier.	<ul style="list-style-type: none"> ▪ Aerospace Benefits Service Center ▪ Social Security Administration ▪ Aerospace Federal Credit Union, if applicable
Death of Retiree, Dependent or Survivor	Aerospace will need the following: <ul style="list-style-type: none"> ▪ Deceased's name, badge number, and Social Security number ▪ Date of death ▪ Spouse or other contact's name, phone number and address 	<ul style="list-style-type: none"> ▪ Aerospace Benefits Service Center ▪ Social Security Administration ▪ Aerospace Federal Credit Union, if applicable
Life Status Event Such as marriage, divorce, birth/adoption, death or loss of other medical coverage due to change in employment or moving out of HMO zip code area	Changes must be reported to Aerospace Benefits Service Center within 31 days if event impacts medical or Safeguard dental plan, if applicable. Appropriate documentation (such as marriage, birth or death certificate or divorce decree) will be required.	<ul style="list-style-type: none"> ▪ Log in to the Aerospace Benefits Service Center portal to enroll, add/drop a dependent, or waive coverage.



Aerospace Benefits Service Center

Visit <https://compass.employeanbenefits.com/aerospace> or call 844.361.2400.

Representatives are available

7 a.m. – 4 p.m. PT, Monday through Friday.

Subject	Actions Needed	Contacts
Beneficiary Change for Aerospace Retiree Life Insurance (closed plan)	If applicable, log in to the Aerospace Benefits Service Center portal or call the Benefits Service Center to update your beneficiaries.	<ul style="list-style-type: none"> ▪ Aerospace Benefits Service Center
Retiree, Dependents, or Survivor Becomes Eligible for Medicare (age 65)	Your enrollment in Medicare (Parts A & B) is required when you and/or your eligible dependent reaches age 65 and becomes Medicare-eligible. Log in to the Aerospace Benefits Service Center portal or call the Aerospace Benefits Service Center to make your new election.	<ul style="list-style-type: none"> ▪ Aerospace Benefits Service Center ▪ Social Security Administration
Retiree Dental or Retiree Life Insurance Cancellation (both plans are closed)	Current participants may permanently cancel either plan during the year. Dental and Life insurance plans are closed and not available to new enrollees. If you cancel dental or life insurance, you cannot re-enroll later.	<ul style="list-style-type: none"> ▪ Log in or call the Aerospace Benefits Service Center to make your new election



Benefit Resources and Contacts

Resource	Address/Website/Email	Phone/Fax Number
Aerospace Benefits Service Center <ul style="list-style-type: none"> ▪ Benefit questions ▪ Add/drop/change coverage ▪ Dependent status changes ▪ Address changes ▪ Report death of retiree/dependent/survivor 	https://compass.empyreanbenefits.com/aerospace Aerospace Benefits Service Center P.O. Box 2087 Bellaire, TX 77402	844.361.2400 7 a.m. – 4 p.m. PT, Monday through Friday
The Northern Trust Co. <ul style="list-style-type: none"> ▪ Update direct deposit information ▪ Change tax withholdings for federal and state, if applicable ▪ Request pension payment statement or copy of Form 1099-R 	The Northern Trust Co. Benefit Payment Services 50 S. La Salle – C2N Chicago, IL 60603 northerntrust.com/bppweb	Northern Trust Benefit Payment Participant Service Center: 312.557.9700 or 800.749.2206 For enrollment or password resets: 888.259.6835
Aerospace Retirees' Club	P.O. Box 2194 El Segundo, CA 90245 aeroretirees@gmail.com www.aeroretirees.org www.facebook.com/aeroretirees	310.336.2582 or 310.336.CLUB (Aerospace voicemail box)
Aerospace Federal Credit Union	www.aerofcu.org	800.795.2325 or 310.336.5030
Social Security Administration	www.socialsecurity.gov	800.772.1213

Resource	Website	Phone Number
Medical Carriers		
Anthem Blue Cross PPO – Nationwide (Non-Medicare eligible/Pre-65) <ul style="list-style-type: none"> Express Scripts (Pre-65 only) Accredo Specialty Pharmacy 	www.anthem.com/ca express-scripts.com/aerospace www.accredo.com	800.756.7274 855.778.1413 877.895.9697
Anthem Medicare Preferred (PPO) with Senior Rx Plus Plan – Nationwide (Medicare eligible/Post-65)	www.anthem.com/ca	833.848.8730 First Impressions: 833.848.8729
Anthem Blue Cross EPO – All states except California (Non-Medicare eligible/Pre-65) <ul style="list-style-type: none"> Express Scripts (Pre-65 only) Accredo Specialty Pharmacy 	www.anthem.com/ca express-scripts.com/aerospace www.accredo.com	800.756.7274 855.778.1413 877.895.9697
Anthem Blue Cross HMO* (Non-Medicare eligible/Pre-65)	www.anthem.com/ca	844.855.1950
Anthem Blue Cross Senior Secure HMO* (Medicare eligible/Post-65)	www.anthem.com/ca	800.225.2273
Blue Cross Blue Shield of New Mexico HMO* (Medicare eligible/Post-65)	www.bcbsnm.com	877.299.1008
Kaiser Permanente HMO* Northern California & Southern California (Non-Medicare eligible/Pre-65)	www.kp.org	800.464.4000
Kaiser Permanente Senior Advantage HMO* Northern California & Southern California (Medicare eligible/Post-65)	www.kp.org/medicare	800.443.0815
Kaiser Permanente Colorado HMO (Non-Medicare eligible/Pre-65)	www.kp.org	Denver/Boulder: 303.338.3800 Northern CO: 844.201.5824 Southern CO: 888.681.7878
Kaiser Permanente Senior Advantage HMO – Colorado (Medicare eligible/Post-65)	www.kp.org/medicare	
Kaiser Permanente Mid-Atlantic HMO* Maryland, Virginia and Washington D.C. (Non-Medicare eligible/Pre-65)	www.kp.org	301.468.6000 (metro area) 800.777.7902 (out of area)
Kaiser Permanente Medicare Advantage HMO* Maryland, Virginia, Washington D.C. (Medicare eligible/Post-65)	www.kp.org	888.777.5536 (Medicare)
ASI/TRICARE Supplement Plan – Selman and Co. (Non-Medicare eligible/Pre-65) All states Group #0001834	www.selmantricareresource.com	800.638.2610
Dental Carrier (closed plan, not open to new enrollment)		
SafeGuard, a MetLife Company California, Florida, and Texas Group Plan #SG100	www.safeguard.net	800.880.1800

* Plan availability based on zip code.



Aerospace Benefits Service Center
P.O. Box 2087 | Bellaire, TX 77402
<https://compass.empyreanbenefits.com/aerospace>
844.361.2400

retirees.aerospace.org