

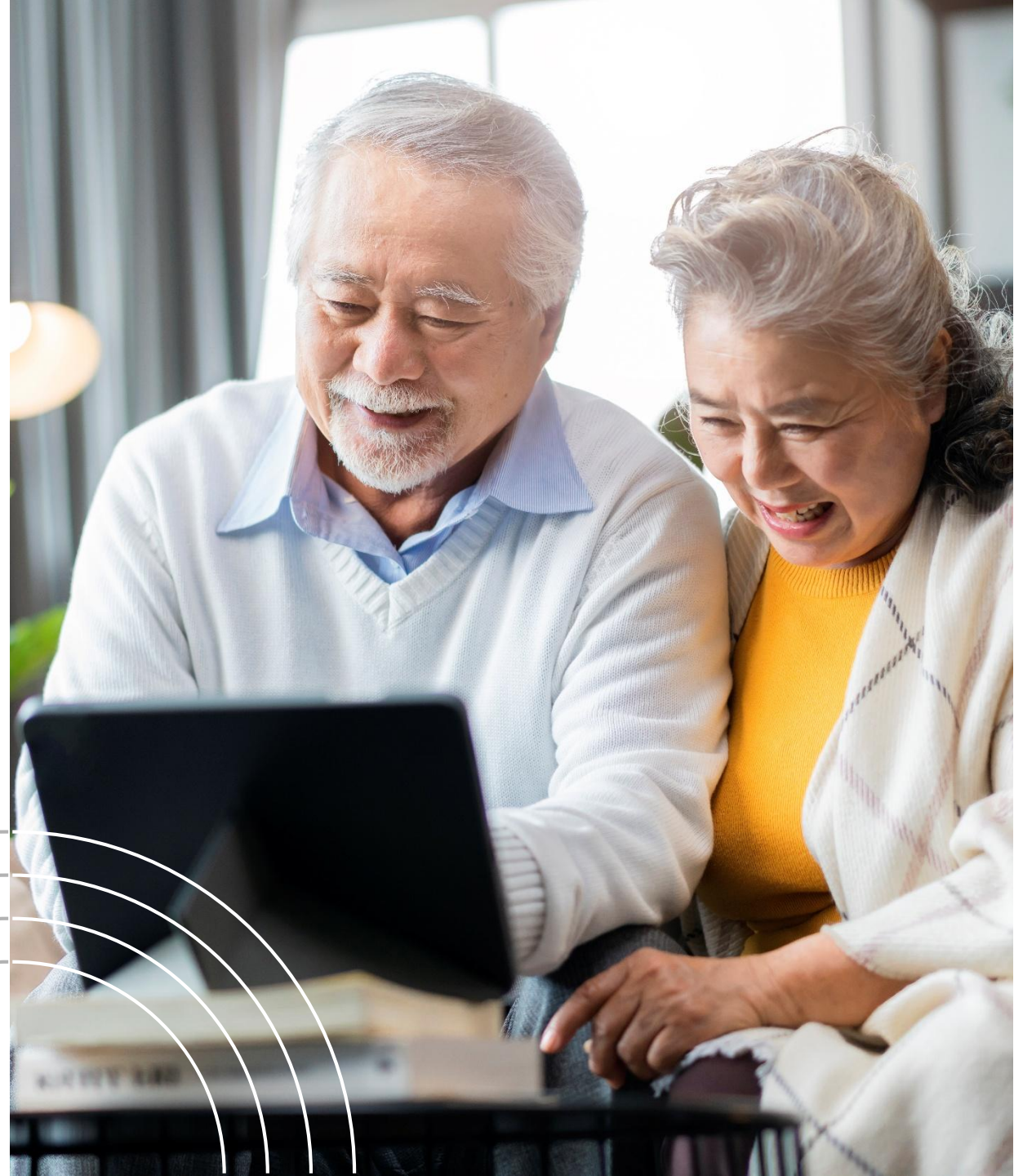
ALIGHT SOLUTIONS

Getting to Know Your New Health Care Options

Aerospace & Alight Retiree
Health Solutions

September 2026

alight



What you'll learn



Today, we'll cover:

- What is changing and when
- How Alight can help
- How to prepare and enroll
- Your HRA, if eligible
- Where to get help

Why coverage is changing

More coverage choices for your individual needs

The transition gives you access to:

- ✓ More plans and insurance companies
- ✓ Coverage based on your personal needs
- ✓ Tools to compare benefits and costs
- ✓ One-on-one enrollment support
- ✓ Ongoing help after enrollment



Your group health coverage is changing

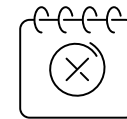
TODAY

Enrolled in the Aerospace sponsored group plan or have opted out of the current Aerospace sponsored group health plan.



BEGINNING 1/1/2027

You can choose between enrolling in Aerospace PPO sponsored plan or **individual health plan** through Alight.



YOUR ACTION

Choose and enroll in new coverage before your deadline.



How Aerospace will subsidize your health care costs

TODAY

Aerospace pays a portion of the monthly premium for your group coverage, if eligible

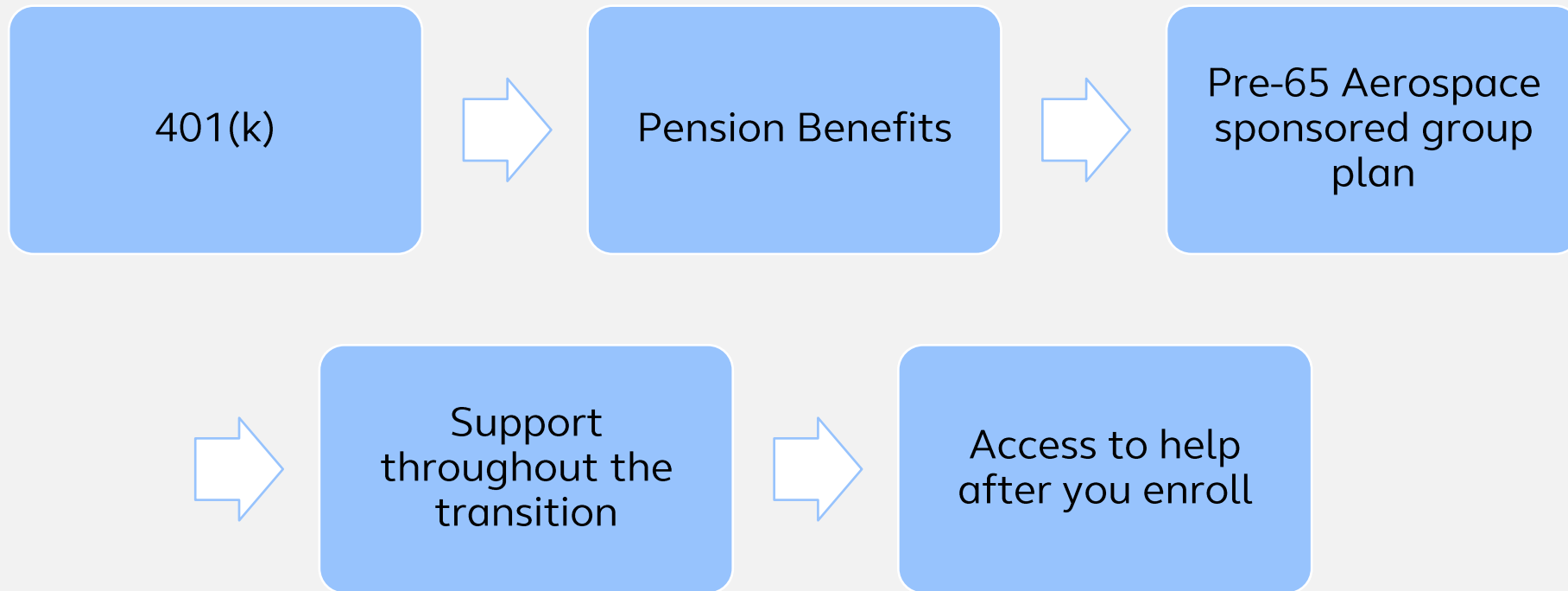
2027

Aerospace will provide financial support through a Health Reimbursement Account (HRA), if eligible



What is not changing

What you can continue to count on



Your transition at a glance

Four steps to new coverage



1. Learn

Review your materials and understand your options.



2. Prepare

Gather your doctors, prescriptions, and coverage priorities.



3. Compare

Review plans online or with a licensed Benefits Advisor.



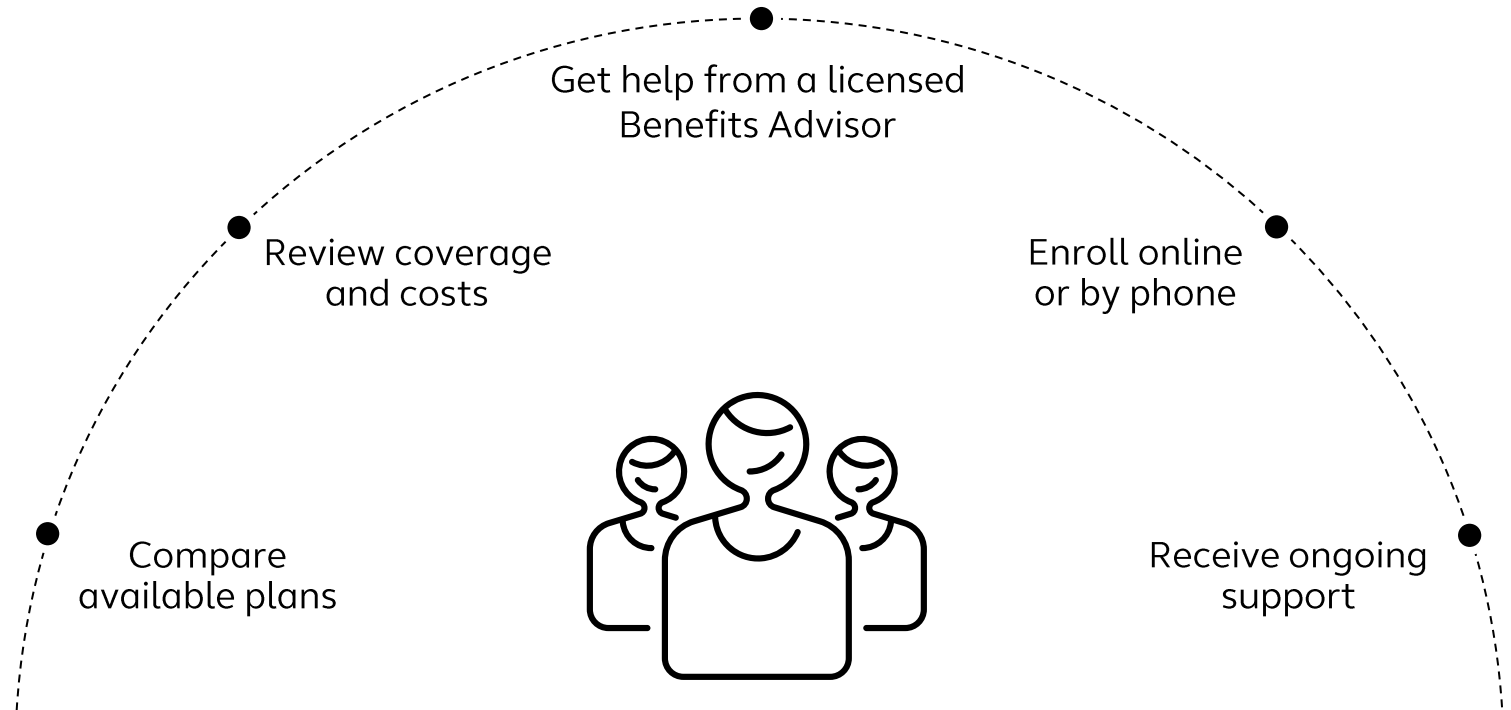
4. Enroll

Complete enrollment by 12/7 for coverage beginning 1/1.

How Alight can help

Alight is your health
coverage partner.

Through Alight, you can:



Alight's services are provided at no additional cost to you.
You only pay for the coverage you select.

alight



Your licensed Benefits Advisor

Personal guidance when you need it

A licensed Benefits Advisor can:



Explain your available options



Help you compare coverage and costs



Answer your questions



Help you complete enrollment

Important: Don't forget to confirm your appointment if one is scheduled for you

RETIREE HEALTH SOLUTIONS

Medicare coverage

Medicare Parts A and B—the basics

**NOTE:**

Original Medicare
doesn't cover
everything



PART A
("HOSPITAL INSURANCE")

- Inpatient hospital care
- Inpatient care in a skilled nursing facility
- Hospice care services
- Home health care



PART B
("MEDICAL INSURANCE")

- Medically necessary services*
- Preventive care
- Doctor visits
- Outpatient hospital care
- Durable medical equipment and supplies

**Services or supplies that are needed to diagnose or treat your medical condition.*

How to enroll in Parts A & B



Already receiving Social Security benefits?

You should be automatically enrolled in Medicare.

Not yet enrolled?

Do one of three things:

- Enroll at your local Social Security office
- Call Social Security at **1-800-772-1213**
(TTY 1-800-325-0778)
- Apply online at **ssa.gov**



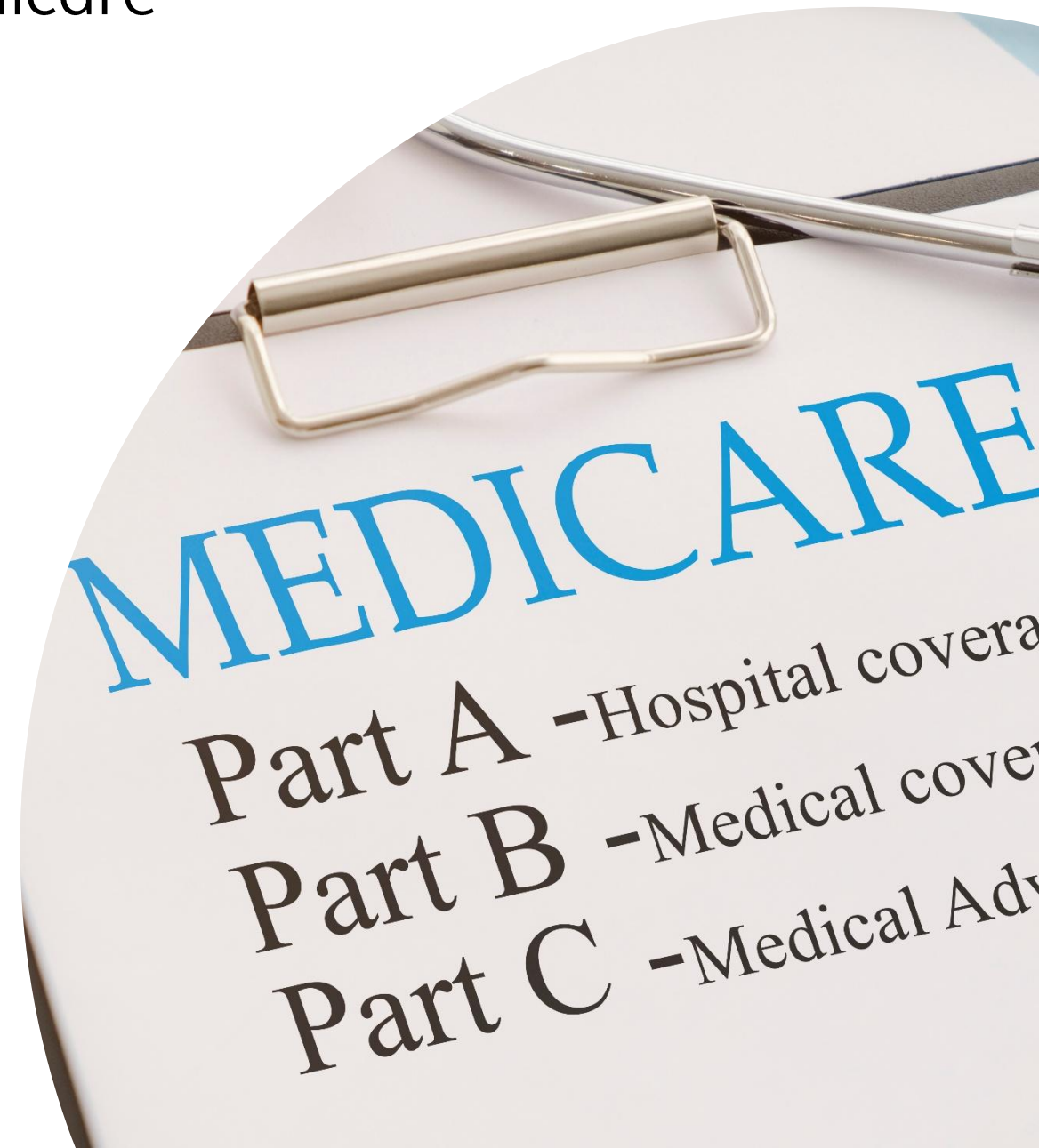
If you worked for a railroad, call
your local Railroad Retirement
Board office or **1-877-772-5772**
(TTY 1-312-751-4701)

What you may pay with Original Medicare

Depending on your situation, your costs may include:

- Part A or Part B premiums
- Deductibles
- Copays or coinsurance
- Income-related adjustments
- Costs without an annual out-of-pocket limit under Original Medicare

**Current amounts change annually.
Visit [Medicare.gov](https://www.Medicare.gov) for the latest information.**



Types of individual Medicare plans

Help cover out-of-pocket costs that Medicare doesn't cover:

- Copays
- Deductibles
- Prescription drugs
- Dental/vision/hearing



You must be enrolled in Original Medicare Parts A and B to enroll in an individual Medicare plan

Medicare Advantage (Part C)

- Combines Parts A & B
- Prescription drugs coverage

Medigap

Helps pay copays, coinsurance, deductibles

Prescription drug plans (Part D)

Helps pay for covered drugs

Comparing plan types

A licensed Benefits Advisor can help you decide which type of plan may work best for your needs.

Medicare Advantage (Part C)

Bundled medical
and drug coverage

- Part A & Part B coverage, with more financial protection
- Prescription drug coverage
- Out-of-pocket maximum
- Expenses can vary
- Provider networks

Medicare
Advantage plans
have limited
travel coverage

Medigap

Fills “gaps” in Original
Medicare coverage

- Out-of-pocket maximum
- Higher premiums/lower out-of-pocket costs
- No prescription drug coverage
- Generally, any provider who accepts Medicare
- Helps cover copays, coinsurance, deductibles
- No provider networks required
- Monthly premium + Part B premium
- Benefits vary

Most people buy
two separate plans—
Medigap for medical
expenses, and a
Part D prescription
drug plan

Prescription drug plans (Part D)

Before choosing a Part D plan, check:

- Whether your prescriptions are covered
- Your pharmacies and mail-order options
- Premiums and deductibles
- Copays and coinsurance
- Coverage requirements, such as prior authorization
- Whether an income-related adjustment applies

Your licensed Benefits Advisor can help you compare plans and estimate prescription costs

Dental, vision and hearing plans*



Dental coverage

- Check-ups
- Preventive care
- 6- to 12-month waiting period (does not apply to preventive care)



Vision coverage

- Annual exams
- Screenings
- Eyeglasses and contacts
- Surgical procedures



Bundled coverage (Dental/Vision/Hearing)

One plan can reduce costs of:

- Checkups
- Screenings
- Other services

**Plans may not be available in all geographic areas.*



RETIREE HEALTH SOLUTIONS

Preparing for enrollment



Communications – What to expect

Watch for your Alight information

You will receive :

- Your Alight ID and website
 - Important dates and enrollment instructions
 - Appointment information, if applicable
 - HRA details, if eligible
-

When you receive your Alight ID:

- Activate your account
- Complete your profile
- Add doctors and prescriptions
- Confirm your appointment.

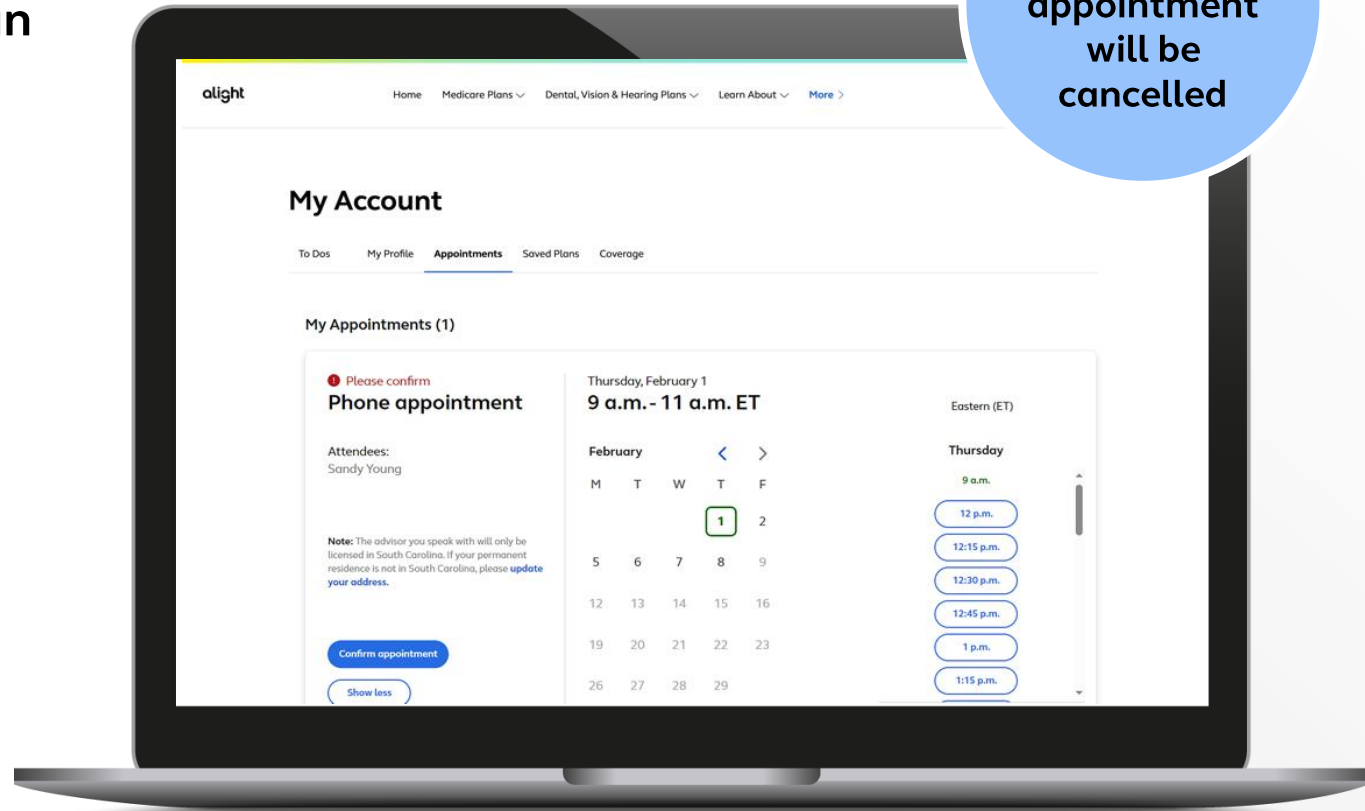
Confirm your appointment

Get personalized guidance from an Alight licensed Benefits Advisor

Ask questions, get help enrolling

- Watch for your appointment letter
- Confirm online or by phone
- Or, reschedule the appointment

If you don't confirm, your appointment will be cancelled





Prepare for your appointment

Have these items ready:



Prescription medications and dosages



Preferred pharmacy information



Names of your doctors and other health care providers



Social Security number and Medicare ID card (if you decide to enroll)



Something to take notes with

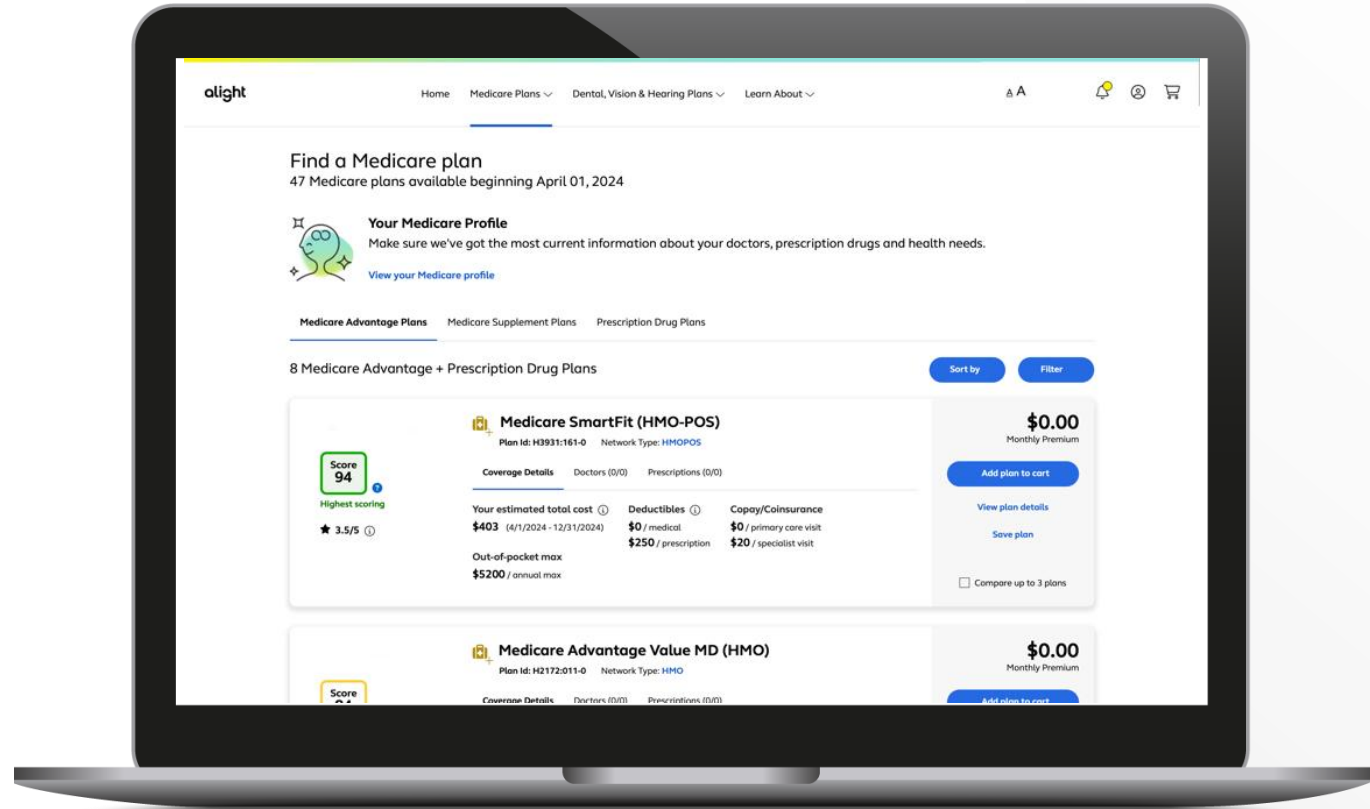
Shop and compare

Compare plans based on your needs

You may be able to compare:

- Monthly premiums
- Estimated total costs
- Deductibles and cost sharing
- Provider and prescription coverage
- Plan benefits and details

A higher recommendation score indicates a closer match to the information you entered.



Each person chooses individual coverage

Family members may select different plans

When you transition from group coverage:



Each eligible person enrolls in an individual plan



Spouses and dependents do not have to select the same plan



Coverage can reflect each person's doctors, prescriptions, and needs

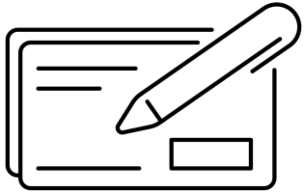


Each person may receive separate plan materials and bills

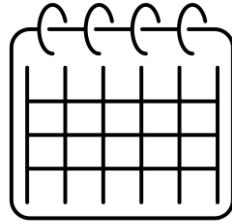


Paying your monthly premium*

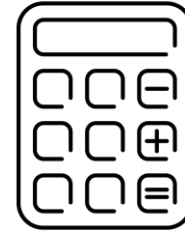
There are three ways to pay your insurance carrier:



Write a check
and mail it



Set up automatic
payment



Deduct from
Social Security

Medicare Advantage,
prescription drug,
and Part B premiums
can be **deducted from
Social Security**

**Part B premium must be paid in addition to plan premiums.*

RETIREE HEALTH SOLUTIONS

Health Reimbursement Account (HRA)



How your HRA can help

Aerospace will contribute to an HRA if you are eligible

Your HRA may reimburse eligible:

- Insurance premiums
- Copays
- Coinsurance
- Deductibles
- Other approved health care expenses

Eligibility, funding, and eligible expenses are determined by Aerospace.

Health Reimbursement Account (HRA) details

**Aerospace will
contribute to an HRA,
if eligible**

HRA requirements	• Must enroll into a Medical and Prescription plan with Alight Retiree Health Solutions to receive HRA funding
HRA details	• Use funds to help pay for your plan premiums and other eligible out-of-pocket health care expenses including Medicare Part B premiums • HRA funds are available only if you enroll in coverage through Alight • Enrollee must pay for insurance premiums/eligible out-of-pocket expenses first, then submit for reimbursement
Rollover	• Any remaining balance in your HRA at the end of the year will roll over to the following year
HRA funding Amount	• Your eligible HRA amount is equal to your current DDB value.

Additional HRA details

Joint account: For Medicare-eligible retiree and Medicare-eligible dependent, if applicable

Pre-Medicare retirees: The retiree must remain enrolled in Aerospace retiree medical coverage for an eligible Medicare-eligible spouse or dependent to receive HRA benefits, if applicable

Medicare-eligible retirees: The retiree must enroll through Alight for an eligible Medicare-eligible spouse or dependent to receive HRA benefits, if applicable

Survivorship rules: If eligible, a surviving spouse may continue receiving HRA funding and may have access to any remaining HRA balance.





How HRA reimbursements work

PREMIUM REIMBURSEMENTS

1. Pay your premium to your insurance company
2. Submit a one-time reimbursement request
3. Receive recurring reimbursements from your HRA

OTHER ELIGIBLE EXPENSES

1. Pay for eligible expenses (copays, coinsurance, deductibles, etc.)
2. Submit a claim, along with any required documentation, online, by mail, or by fax
3. Receive reimbursement by direct deposit or check



TIP: Direct deposit is the fastest way to receive reimbursements.

RETIREE HEALTH SOLUTIONS

Help and ongoing support



Alight remains available after enrollment

Ongoing help when you need it

Alight can help with:

-  Coverage questions
-  Billing or payment issues
-  Claim questions or denials
-  Authorizations and referrals
-  Insurance-company issues
-  Reviewing your options as your needs change

Your next steps

What to do now

- 1 Read**
Review every communication you receive.
- 2 Prepare**
Gather your doctors, prescriptions, and questions.
- 3 Activate**
Create your Alight account when you receive your ID.
- 4 Confirm**
Confirm or reschedule your appointment, if applicable.
- 5 Enroll**
Complete enrollment by **December 7th**.

Need help?



Call:

833.704.0989 (TTY 711)
Monday through Friday, 8 a.m. to
8 p.m. Central time



Visit:

[Retiree.alight.com/aerospace](https://retiree.alight.com/aerospace)

RETIREE HEALTH SOLUTIONS

Q & A

If you choose to enroll in insurance coverage through Alight Health Market Insurance Solutions Inc., (AHMISI), AHMISI earns a commission paid by the insurance company for each policy AHMISI sells. The commission rate varies by policy and may increase as AHMISI sells more policies. In some cases, AHMISI may earn bonus commission amounts based on criteria such as the number of policies sold. Specifics of the compensation program can be accessed on the Carrier's website.

Medicare has neither reviewed nor endorsed this information.

Alight Retiree Health Solutions is available through Alight Health Market Insurance Solutions Inc., a third-party marketing organization (TPMO), retained to promote or sell a plan sponsor's Medicare products on the plan sponsor's behalf who holds the contract with the Federal government. Alight Retiree Health Solutions represents Medicare Advantage (HMO, PPO, PFFS) organizations and stand-alone PDP prescription drug plans. Each of the organizations represented by Alight Retiree Health Solutions has a Medicare contract. Enrollment in any plan depends on contract renewal. Alight Health Market Insurance Solutions Inc. is contracted to represent insurance plans in your state. California Agency License Number: 0E97576, Arkansas Agency License Number: 100102657, DBA in North Dakota: Alight Health Market Insurance Solutions Inc., Fictitious Name in New York: Alight Health Market Insurance Agency.

We do not offer every plan available in your area. Currently we represent 46 organizations nationally which offer 5,354 products nationally. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

The number of organizations and products available will vary by ZIP Code area and may be updated periodically. Any information we provide is limited to those plans we do offer in your area.