

Retiree Guide

At The Heritage Group, we believe our success as a company is bound to our commitment to sustain the health of individuals and the environment, now and in the future. That's why our employee benefits program has been designed to support you physically, emotionally and financially.

As you consider and transition to retirement, The Heritage Group wants you to be as well-informed about your benefits as possible. This guide will help you understand:

- What happens to your current benefits when you retire
- Benefits available to you, as a retiree, as well as to eligible family members
- How High Deductible Health Plans (HDHP) and Medicare can work together

To ensure the smoothest transition possible, notify your manager and HR Business Partner at least 30 days prior to your anticipated retirement date. The HR benefits team will enroll you in the benefits that mirror your active employee benefits.

You will receive a monthly invoice from isolved Benefit Services. You'll have two payment options – pay by check each month or elect to have your premium payment automatically debited from your checking account.

Your premium payments are due on the first day of each month. The grace period for late premium payments is 30 days. If your payment isn't received within the 30-day window, your benefits will be terminated on the last day of the previous month. Contact your HR Business Partner or Employee Hub with questions.



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Early Retirement Benefits Coverage and Eligibility

If possible, give your manager and HR Business Partner a 30-day advance notice of your plans to retire.

- Your current health benefits (medical, dental and vision) are active through the last day of the month you retire and may be continued under the early retiree program.
- For more information on what will happen with your employment benefits on your retirement date refer to the Early Retirement page on the Total Rewards & Benefits Portal.

Who is eligible to enroll in benefits?

- You are eligible to participate as long as you are paying your monthly premiums by the due date (or within the 30- day grace period).
- As an early retiree, you are eligible to participate up to your 65th birthday. Your elected benefit coverage will terminate at the end of the month in which you turn 65.
- Once elected, COBRA participants are generally eligible to participate for up to 18 months.
- You are at least 60 years of age, but younger than 65.
- You are employed by The Heritage Group for a minimum of 5 years.

Who can I cover on my health insurance?

- Your lawful spouse
- Your domestic partner (tax implications apply)
- Eligible dependents, if you or your spouse or domestic partner are their parent or legal guardian

How do I pay for my benefits?

iSolved offers two payment options. You may elect to pay by check every month or have your premium payment automatically debited from your checking account. Your premium payments are due on the first day of each month.

Eligible dependents may include:

- Children younger than age 26 (health care coverage will end the last day of the month in which they turn 26; COBRA health coverage is available in this case, if needed)
- A child age 26 or older who is primarily supported by you (or your domestic partner) and is incapable of self-sustaining employment due to a mental or physical disability

My Spouse is younger than me. How long can my spouse participate?

For Early Retirees, at the end of the month in which you turn 65, your spouse's coverage will terminate, and COBRA coverage will be offered. Your spouse may remain on COBRA for up to 18 months.



Anthem Plan Match Tool*:

We've Got Your Medicare Plan!

If you're approaching 65, Anthem has a quality, affordable Medicare plan for you.

- Choose from a wide range of Medicare Advantage and Medicare Supplement plans
- Get expert help to find the right plan for your health, lifestyle and budget
- Ask how you could save money by moving your eligible spouse to Medicare

GET A PERSONALIZED MEDICARE PLAN RECOMMENDATION

Employees have exclusive access to Anthem's PlanMatch tool. Anthem provides a custom Medicare plan recommendation based on your costs, doctors, prescriptions and where you receive care.

*The Anthem PlanMatch tool is a free product offered by the Anthem Insurance Company. The Heritage Group companies do not administer the tool. If you have questions regarding supplement plan recommendations, consult with a financial/retirement advisor.

Consult with an Anthem Medicare Specialist to give you free, expert advice every step of your move to Medicare.

Call **1-844-296-3822 (TTY:711)** or Email medicareVIP@anthem.com or visit www.anthem.com/movetomedicare.



High Deductible Health Plan Benefit Details

In Network	Health Plan Option 1	Health Plan Option 2
Calendar Year Deductible	Employee Only Plan: \$2,000 All Other Plans: \$4,000	Employee Only Plan: \$4,000 All Other Plans: \$8,000
Coinsurance	10%	10%
Out-of-Pocket (OOP) Maximum	Employee Only Plan: \$3,000 All Other Plans: \$5,500	Employee Only Plan: \$5,000 All Other Plans: \$10,000
Embedded Out-of-Pocket (OOP) Maximum (applies to any one single individual on all plans except Employee Only Plan)	\$3,500	\$5,000
Physician Visit (Primary Care/Specialist)	Up to deductible 100% then 10% until OOP max reached	Up to deductible 100% then 10% until OOP max reached
Preventive Care Services	Covered at 100%	Covered at 100%
ER Visit	Up to deductible 100% then 10% until OOP max reached	Up to deductible 100% then 10% until OOP max reached
Urgent Care Visit	Up to deductible 100% then 10% until OOP max reached	Up to deductible 100% then 10% until OOP max reached
Prescriptions (Generic, Mail Order or Specialty)	10% coinsurance after deductible is met (retail and home delivery)	10% coinsurance after deductible is met (retail and home delivery)
Preventive RX Drug List	Covered at 100%	Covered at 100%



Out of Network	Health Plan Option 1	Health Plan Option 2
Calendar Year Deductible	Employee Only Plan: \$4,000 All Other Plans: \$8,000	Employee Only Plan: \$8,000 All Other Plans: \$16,000
Coinsurance	30%	30%
Out-of-Pocket Maximum	Employee Only Plan: \$6,000 All Other Plans: \$12,000	Employee Only Plan: \$10,000 All Other Plans: \$20,000
Prescriptions (Generic, Mail Order or Specialty)	Retail: greater of \$75 or 50% coinsurance after deductible is met Home delivery: not covered	Retail: greater of \$75 or 50% coinsurance after deductible is met Home delivery: not covered

- All covered services are subject to the deductible and coinsurance, except preventive care services.
- “All Other Plans” refers to any combination of Spouse, Domestic Partner and Dependents.
- Preventive care services received at the doctor’s office or in outpatient centers are covered at 100%. Visit the portal for a complete list of preventive services.
- Refer to the Summary of Benefits and Certificate of Coverage located on the Total Rewards portal for more details on plan coverage.

Helpful Terms

Coinsurance

The percent amount of the claim paid by the employee after the deductible is met, and up to the out-of-pocket maximum.

Out-of-Pocket Maximum

The maximum amount of money you’ll pay for covered services in the plan year.

Embedded Out-of-Pocket Maximum

The maximum amount of money one family member will pay for covered services in the plan year.

Preventive RX Drugs

Prescription drugs considered effective in preventing the development of a health condition or a disease.



The Heritage Group is proud to offer you access to a benefits plan that supports you and your loved ones. Sign up and join in to take advantage of this program.

Early retirees may participate in THG's employee benefit plans for health, dental and vision. If possible, give your manager and HR Business Partner a 30-day advance notice of your plans to retire. You can enroll by calling Employee Hub at 800-303-0408 or emailing EmployeeHub@thgrp.com and selecting a plan option.

Premiums are paid to iSolved Benefits, which sends monthly invoices to participants. HSA contributions will no longer be made and are not included in your medical premium rate. Base dental will be elected separately.

2026 Retirees

Coverage Tier	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Family
High Deductible Health Plan Option 1 - COBRA Monthly Rate	\$996.31	\$2,004.07	\$1,729.22	\$2,736.98
High Deductible Health Plan Option 2 - COBRA Monthly Rate	\$910.29	\$1,823.42	\$1,574.39	\$2,487.52
Anthem Vision Plan - Monthly Rates	\$6.27	\$10.99	\$11.94	\$18.21
Anthem Dental Base Monthly Rates	\$23.91	\$47.42	\$61.66	\$85.97
Anthem Dental Buy-Up Monthly Rates	\$31.10	\$61.73	\$95.94	\$127.70

Questions? Contact Employee Hub at EmployeeHub@thgrp.com or 1-800-303-0408.



Preventive Rx Plan (prescription drug coverage) from Anthem: *included free for HDHP participants*

If you're being treated for a chronic condition, Anthem's Preventive Rx may cover drugs that could prevent or slow illness or disease progression, free of charge. Select prescription drugs are provided at no cost to you for chronic conditions such as asthma, blood clots, diabetes, heart health and high blood pressure, high cholesterol, osteoporosis and stroke.



Your Anthem Nurse: *free for HDHP participants*

As an HDHP plan participant, you can have access to a dedicated, specially trained health guide who can steer you through the complexities of health care — whether it's learning about your diagnosis, navigating your hospital stay or discharge, understanding your medications or other health-related matters.

You can reach Your Anthem Nurse at 1-866-670-6654 to ask questions like:

- How can I learn about a diagnosis and what are the next steps?
- How can I prepare for or recover from a hospital stay?
- Do these prescriptions cause any drug interactions?

Should it seem you need a little TLC, Your Anthem Nurse may contact you directly. You're encouraged to speak with them. With their help, you can learn about your condition and take next steps with confidence.

LIVE HEALTH ONLINE

You have lower cost, virtual access to a doctor via Live Health Online

Call 1-888-548-3432, or enroll at livehealthonline.com
or on the free mobile app Sydney



Employee Wellness Centers

For medical plan participants and their enrolled dependent(s), Employee Wellness Centers provide a convenient, free option for acute, preventive and wellness-focused primary care.

Services include*:



Vaccine administration



Physical & health checks



Acute illness & minor injury care



Lab testing & diagnosis



Mental health counseling



Referrals to specialists

*Service availability may vary between wellness centers.

	Indianapolis Wellness Center	Brandenburg Wellness Center	Next Level Wellness Centers (Texas Residents Only)
Address	6625 Network Way, Suite 390 Indianapolis IN 46278	1404 Old Ekron Road, Brandenburg KY 40108	Over 45 clinics
Phone	317-713-0430	502-684-8446	833-957-6200
Website	www.hgwellnesscenter.com	www.bluminehealth.com	www.nextlevelurgentcare.com



Vision Plan from Anthem

Why choose a vision plan?

Regular eye exams are part of detecting eye disease early, recommending treatment and preserving your vision. Vision exam services, glasses lenses and frames or contact lenses are included as part of the vision care benefit.

Vision Plan Highlights

In Network	Benefit Frequency	Copay
Vision Exam Services	Once per calendar year	\$10 Copay
Glasses Lenses ¹ (Single Vision/Bifocal/Trifocal/ Lenticular)	Once per calendar year	\$10 Copay
Glasses Frames	Once every two calendar years	Covered up to \$150 then 20% off balance
Contact Lenses (Medically Necessary/Elective Conventional/Elective Disposable)	Once per calendar year	Covered 100%/Covered up to \$150, then 15% off balance/ Covered up to \$150

¹ The plan will not cover both glasses frames/lenses and contact lenses in the same year.

You are responsible for the difference between the actual cost and what insurance pays.



Dental Plan from Anthem

A healthy smile is key to your overall physical health. We are proud to offer you with a generous plan design for both in-network and out-of-network services. You can choose between the base or enhanced plan options. Both pay 100% for preventive dental services, including oral exams, cleanings, x-rays, oral cancer screenings and fluoride treatments.

Visit the Dental FAQ on the [Total Rewards and Benefits Portal](#) to learn how to search for in-network providers and other need to know information.

Why choose an enhanced dental plan?

If you foresee the need for a higher annual benefit maximum and/or orthodontia coverage for children age 18 and under, this may be the dental plan for you.

	Base Dental Plan	Enhanced Dental Plan
Calendar Year Deductible (Individual / Family)	\$50 / \$100	\$50 / \$100
Annual Maximum Benefit per Person	\$1,000	\$1,500
Orthodontic Services (examinations, treatment, repositioning of the teeth)	Not Covered	50% (Lifetime Max of \$1,500 per dependent age 18 and under)

The percentages in this chart represent the amount paid for by the company for services at Anthem’s maximum allowed amount.

	Preventive Dental Services ¹	Basic Dental Services ²	Major Dental Services ³
In Network*	100%	90%	60%
Out of Network*	100%	80%	50%

1 Preventive Dental Services include diagnostic and preventive services including 2x per calendar year oral exams.

2 Basic Dental Services include temporary pain relief, fillings, root canals, treatment of gum disease, extractions and dental surgery, as well as repairs to crowns, bridges, implants and dentures.

3 Major Dental Services include crowns, bridges, implants and dentures.

*Refer to plan documents to view full coverage details. Preventive dental services may not be paid at 100% if you visit an out of network dentist. You may be responsible to pay to the dentist the balance due.

Preparing for your upcoming retirement

As you approach retirement, there are many financial details to keep track of. Use this retirement checklist to help identify your assets and expenses and get a better picture of what your retirement might look like.

Pre-retirement (less than five years) checklist

- | | |
|--|---|
| <ul style="list-style-type: none">☐ Confirm your target retirement date:<ul style="list-style-type: none">• At what age do you want to retire? _____• How many years is that from now? _____☐ Identify potential assets, income and monthly expenses in retirement (see worksheet on next page).☐ Collect all your financial statements.☐ Log on to your account to link your financial accounts together and review your Lifetime Income ScoreSM<ul style="list-style-type: none">• What is your score? _____• How much retirement income can you expect each month? _____• Do you need to consider increasing your contributions to increase your potential retirement income each month?• Utilize the healthcare cost estimator to get a personalized view of potential healthcare costs in retirement.• Review your investment strategy — generally, your investments should get more conservative as you get closer to retirement. | <ul style="list-style-type: none">☐ Distribution strategy:<ul style="list-style-type: none">• What is the total amount that you plan to withdraw each year? _____☐ Review taxes in retirement and the tax implications of your retirement income strategy.☐ Review your Social Security earnings:<ul style="list-style-type: none">• How much will you receive at retirement? _____☐ Determine the best age for you to retire. |
|--|---|

Questions?

844-465-4455

Your retirement outlook

Use this simple worksheet to gather a list of your potential assets and income as well as monthly expenses.

Potential assets and income in retirement

Equity in home	\$
Other investments	
Stock A	\$
Stock B	\$
Other	\$
My accounts	
Savings	\$
IRAs	\$
Retirement plan(s)	\$
Social Security	\$
Pension	\$
Spouse's accounts	
Savings	\$
IRAs	\$
Retirement plan(s)	\$
Social Security	\$
Pension	\$
Other	
Other	\$
Other	\$

Potential monthly expenses in retirement

Rent/mortgage/HOA fees	\$
Utilities	\$
Internet	\$
Cell phone(s)	\$
Cable/streaming service(s)	\$
Home maintenance	\$
Rent/homeowner insurance	\$
Auto	
Car payment 1	\$
Car payment 2	\$
Gas	\$
Car maintenance	\$
Car insurance	\$
Health	
Long-term care insurance	\$
Health insurance payments	\$
Out-of-pocket medical/dental	\$
Life insurance payments	\$
Credit	
Loans	\$
Credit card payments	\$
Life	
Groceries	\$
Entertainment/travel	\$
Gifts	\$
Other	
Other	\$
Other	\$
Savings	
Emergency fund	\$

Get your estimated monthly income in retirement

Log on to your account website to see your estimated monthly income. Get a more personalized view by linking all of your financial accounts to get a complete view of your overall financial picture.

empowermyretirement.com

To-do list

✔ **Beneficiaries**

Confirm you have a current named beneficiary for all your accounts: retirement plan(s), pension plan, IRAs, life insurance policy.

✔ **Will**

Create a will.

✔ **Advanced directive**

Have an advanced medical directive on file with your physician/hospital.

✔ **Executor**

Name an executor for your estate; be specific about your wishes and possessions.

✔ **Long-term care**

Review your need for long-term care insurance.

✔ **Life insurance**

Review your life insurance provisions; update as necessary.

✔ **Funeral plans**

Plan for your funeral details and expenses.

✔ **Home**

Review your title and mortgage accounts.

✔ **Documentation**

Store all your important papers (will, medical directive, bank accounts, house title and mortgage papers, life insurance policy, retirement and savings accounts, and passwords) in one place and let several close family members or friends know where to find them.

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Our Benefit Providers

Anthem Blue View Vision Customer Service

1-866-723-0515 | www.anthem.com

Anthem CarelonRx Pharmacy Customer Service

1-833-267-2133 | www.anthem.com

Anthem Medical Customer Service

1-844-995-1746 | www.anthem.com

Brandenburg Wellness Center

1-502-684-8446 | www.bluminehealth.com

BluMine Wellness Clinics

1-502-384-1917 EXT 5051 | www.bluminehealth.com

Anthem Dental Customer Service

1-877-604-2142 | www.anthem.com

Empower HSA Customer Service

1-800-331-5455 | www.empowermyretirement.com

Employee Hub

1-800-303-0408 | EmployeeHub@thgrp.com

Indianapolis Wellness Center

1-317-713-0430 | www.HGwellnesscenter.com

isolved Benefit Services Customer Service

1-866-370-3040 | www.isolvedbenefitservices.com

Empower Retirement Solutions Group Consultants

1-833-301-9355 | <https://retirementreadinessreviewas.empowermytime.com/#/>

