



Northwest Retiree Service Center

Administered by:
Gilsbar
P. O. Box 1590
Covington, LA 70434
(844) 413-2843

**Northwest Retiree Benefit Trust
Benefits Election
Retirees Not Currently Enrolled**

Dear Retiree,

As a Northwest retiree, spouse, domestic partner or survivor age 65 and over, are eligible to enroll in the exclusive group benefit plans through the Northwest Retiree Medical Benefit Trust. You are eligible to elect Medical, Prescription Drug, Dental and Vision coverage and pay competitive group rates negotiated by the buying power of the Northwest Retiree Medical Benefit Trust. We encourage you to take advantage of the options available to you.

Some of the plan highlights are outlined below. Please review the enclosed material for details of all plans offered. These plans will be administered by our partner Gilsbar. Gilsbar has Northwest Airlines benefit specialists ready to assist you with the enrollment process should you have any questions. The number to call is (844) 413-2843 or you may also get additional information and forms via the web site, which is <https://northwestretiree.HCHealthBenefits.com>.

- Unique plan offerings that cannot be purchased in the open market.
- Simplicity – no underwriting or health questions, as long as you're enrolled in Medicare Parts A & B
- Competitive negotiated group rates.
- Prescription Drug Plan with low co-pays and access to pharmacies nationwide.
- No medical networks! Use any Medicare provider anywhere in the U.S.
- Part A Inpatient Services: if you are hospitalized, you pay \$0! Additional coverage for Part B services.
- Foreign Travel Benefit up to \$100,000.
- Coverage for Dental and Vision.
- Essential ancillary benefits such as Hearing, Care Advocacy, and QualityCare Connect included.

RETIREE MEDICAL — The Northwest Retiree Benefit Trust Medical Plan through The Hartford¹ was designed to coordinate with your Medicare coverage. As good as Medicare is, it was never designed to cover every medical cost. That's why many Northwest Airlines retirees, spouses and survivors are purchasing the Northwest Retiree Benefit Trust Medical Plan. You will receive a Medical ID card in the mail shortly after enrollment.

PRESCRIPTION DRUG PLAN — Prescription Drug coverage is offered to Northwest Airline retirees through Express Scripts Medicare™ (Employer PDP) and is administered by Benistar. The plan features no deductible for your prescription drug coverage and offers generic coverage in the Donut Hole. What's more, the rate for the plan has been guaranteed for three years. After enrollment, you will receive a separate welcome kit from Benistar outlining your benefits through Express Scripts Medicare™. This will include a Summary of Benefits, formulary information, pharmacy directory and ID cards, as well as information regarding the cost saving Mail Order option. Should you have questions regarding these materials or your new prescription drug coverage, please call Benistar directly at 1-800-236-4782 or you can visit the plan's website at <https://northwestretiree.HCHealthBenefits.com>.

RETIREE DENTAL PLAN — MetLife offers a comprehensive group dental plan that covers preventive, basic, and major services. Both in-network and out-of-network services are covered, but you'll save more by using one of the over 140,000 in-network provider locations. You will receive a MetLife Dental ID card in the mail shortly after enrollment.

IMPORTANT NOTE: You must enroll in the Retiree Medical plan to be eligible for the Vision plan

RETIREE VISION PLAN — Comprehensive vision coverage for exams, corrective lenses, frames and contact lenses is offered by Superior Vision. Both in-network and out-of-network services are covered, but you'll save more by using in-network providers. You will receive a Superior Vision ID card in the mail after you enroll.

FREE RETIREE HEARING SERVICES DISCOUNT PLAN — Northwest Airline retirees and their extended families can get discounted services for hearing diagnostics, evaluations and hearing aids (offered through Start Hearing) with enrollment in The Hartford's medical plan. There are no additional enrollment forms to complete.

Please review the Retiree Healthcare Plan Options and Rates listed in the enclosed documents to decide which of these options will best meet your healthcare needs.

HOW DO I ENROLL IN THE NORTHWEST RETIREE BENEFIT PLAN PLANS?

- Fill out the enclosed Benefit Election Form and The Hartford enrollment form, if applicable.
- Fill out the enclosed PAC Draft Authorization, if you would like your premiums drafted from your bank account.
- Sign, date and return the completed forms by faxing to 985-871-1855, scan and email them to cccsupport@healthcomp.com or mail to Gilsbar; P.O. Box 1590; Covington, LA 70434.
- Call the Customer Contact Center at **(844) 413-2843** to enroll over the telephone or go online to <https://northwestretiree.HCHealthBenefits.com> if you have any questions.

Sincerely,

Northwest Retiree Benefit Trust Advisory Board

Barbara Allison Boldenow
Dennis Branton
Beverly Carlson

Reminders

- *You may elect the Prescription Drug Plan unless you are enrolled in a government-sponsored plan such as VA or TRICARE. Enrollees in Prescription Drug Coverage must continue to pay their Medicare Part B premium. Prescription Drug coverage is provided by Express Scripts Insurance Company a PDP plan sponsor with a Medicare contract.*
- *If enrolling in the Vision Plan, you must also be enrolled in our Retiree Medical Plan.*
- *Your plan features Silver&Fit®, an exercise program tailored to support the unique requirements of our members.*
- *You will now have access to QualityCare Connect® provided through ArmadaHealth. This valuable benefit recommends at least two healthcare specialists based on your specific conditions and the education, expertise and success rate each physician has with these conditions. Insurance acceptance, appointment availability, office locations, and other personal preferences are confirmed for you as well.*
- *You will also continue to have a Care Advocate specialist at Gilsbar to assist you with understanding your benefits, what they cover, claims medical billing and coordination of your healthcare needs. Gilsbar's staff will be able to broadly answer benefit questions and help you understand what your plan covers. They can provide expert assistance on issues such as claim denials and out-of-pocket responsibilities. You can receive assistance with the coordination of your care or the care of a loved one. Our healthcare professionals provide counseling to members on medical needs and guide them when seeking help from a physician or after initial care. You can be provided with helpful tips and shortcuts to save time in all of these areas by utilizing this service.*

¹ The Hartford Financial Services Group, Inc. (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford®, and is headquartered in Hartford, Connecticut. For additional details, please read The Hartford's legal notice at www.thehartford.com.