



### **Airline Retiree Benefit Plan**

Administered by:  
Benistar Admin Services  
10 Tower Lane, Suite 100  
Avon, CT 06001  
(844) 413-1989

Dear Retiree,

As a retiree, you, your spouse, domestic partner or survivor age 65 and over, are eligible to enroll in the exclusive group benefit plans through the Airline Retiree Benefit Plan. These plans cannot be purchased anywhere else. You are eligible to elect Medical, Prescription Drug, Dental and Vision coverage and pay competitive group rates negotiated by the buying power of the Airline Retiree Benefit Plan. 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 Benistar. Benistar has airline benefit specialists ready to assist you with the enrollment process should you have any questions. The number to call is (844) 413-1989 or you may also get additional information and forms via the web site, which is <https://airlineretireebenefits.com>.

- Unique plan offerings that cannot be purchased in the open market.
- Guaranteed Issue – No medical questions – No waiting periods.
- Competitive negotiated group rates.
- Prescription Drug Plan with low co-pays and access to pharmacies nationwide.
- No Networks – Freedom to choose providers and hospitals for medical care anywhere in the U.S.
- Foreign Travel Benefit up to \$100,000.
- Coverage for Dental and Vision.
- Essential supplementary benefits such as Hearing and QualityCare Connect included.

**RETIREE MEDICAL** — The Airline Retiree Benefit Plan Medical Plan through The Hartford<sup>1</sup> 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 airline retirees, spouses and survivors are purchasing the Airline Retiree Benefit Plan Medical Plan. You will receive a Medical ID card in the mail shortly after enrollment.

**PRESCRIPTION DRUG PLAN** — Medicare approved Prescription Drug coverage is offered to airline industry retirees through Express Scripts Medicare™ (Employer PDP) and is administered by Benistar. The plan features no deductible for your prescription drug coverage. What's more, the rate for the plan has been guaranteed through December 31, 2026. 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 1-844-413-1989 or you can visit the plan's website at <https://airlineretireebenefits.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** — 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.

**FIND THE RIGHT DOCTOR** — Navigating the healthcare system and getting to the right doctor can be overwhelming and frustrating, but it doesn't have to be. Included with the plan is 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.

**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 AIRLINE RETIREE BENEFIT PLAN PLANS?**

- Fill out the enclosed Benefit Election Form.
- Sign, date and return the completed forms in the enclosed business reply envelope to Benistar; 10 Tower Lane, Suite 100 Avon, CT 06001.
- Call the Customer Contact Center at **(844) 413-1989** to enroll over the telephone or go online to <https://airlineretireebenefits.com> if you have any questions.

Sincerely,  
**Airline Retiree Benefit Plan Board**

Marge Krueger, CWA  
Rick Moseley, Retired Pilot  
Pamela Murray, Retired Flight Attendant  
Don Honeycutt, Reservations  
Kimie Shanahan, Retired Employee Benefits Manager