

Pension and Insurance Benefits

Below is basic information on pension and insurance benefits for Exchange dependents.

Remember: these benefits belong to your sponsor. To protect their privacy, the Exchange can only tell you basic policies, unless you produce a valid Power of Attorney. If a sponsor dies, we can only discuss benefits with the named beneficiary(ies).

For that reason, your sponsor should keep their Exchange benefits information in a safe place for reference. This may include plan booklets, enrollment forms and copies of their beneficiary form. We encourage employees and retirees to discuss benefits with their dependent(s).

If your sponsor is retired from the Exchange	Contact the HQ Retiree Benefits office: 1-800-519-3381 / Benefits@aafes.com HQ The Exchange, Attn: FA-T Retiree Benefits, P.O. Box 650428, Dallas, TX 75265-0428
If your sponsor is not retired from the Exchange	Contact the Human Resources Support Center: 1-214-312-6190 / HRSC@aafes.com HQ The Exchange, Attn: HR Support Center, P. O. Box 660202, Dallas, TX 75266-0202

Health Insurance

If a retiree qualified for continued health insurance when they retired, their retirement papers would have given them these details.

OTHER COVERAGE: (“primary” = pays first, “secondary” = pays second) A person’s coverage through their own employer is always primary for them. If you, as a dependent, have your own coverage in addition to the Exchange coverage, your own is primary and the Exchange is secondary.

FOR RETIREES OVER AGE 65: when a retiree and/or covered dependents living in the U.S become Medicare-eligible (at age 65, or earlier due to disability) your plan will change to the Medicare Advantage with Prescription Drug (MAPD) plan. If you live overseas there will be no change at age 65. You will remain in the Aetna Traditional Choice or High Deductible health plan.

IF SPONSOR DIES: See below table. If your sponsor had family coverage and dies, the covered dependent(s) will be eligible for survivor medical coverage but only if sponsor was enrolled for at least 90 days. The minimum is 4 months of free medical coverage.

Coverage after the 4 months may be available through the Exchange. The cost and coverage period can also vary.

If you only qualify for the minimum 4 months of survivor coverage, you may be able to get coverage after that through the Health Insurance Marketplace that may cost less than the continuation plans from Aetna. To find out more about these plans go to www.healthcare.gov or call 1-800-318-2596.

SURVIVING COVERED DEPENDENT(S) OF THE SPONSOR WITH FAMILY MEDICAL/DENTAL COVERAGE:	HAS THIS TYPE & LENGTH OF COVERAGE:	AT THIS COST TO SURVIVOR:
<p>1. An employee who:</p> <p style="padding-left: 40px;">a. Had less than 15 years of cumulative participation in the DoD NAF HBP medical plan.</p>	<p>TCC in the DoD NAF HBP medical plan for up to 36 months. No dental coverage.</p>	<p>No cost for first 4 months.</p> <p>Survivor pays the full cost of the total (employee and employer share) medical premium, plus an administrative fee of 2 percent of the total premium for up to 32 additional months.</p> <p>Those eligible for Medicare are not eligible for TCC.</p>
<p>2. An employee who:</p> <p style="padding-left: 40px;">a. Had 15 or more years of cumulative participation in the DoD NAF HBP medical plan; and</p> <p style="padding-left: 40px;">b. Was a participant in our medical plan at the time of retirement,</p> <p style="padding-left: 40px;">c. Retired with an immediate annuity,</p> <p style="padding-left: 40px;">d. Is not grandfathered</p>	<p>If resides in the U.S and not eligible for Medicare, Choice POS plan.</p> <p>If resides in the U.S an eligible for Medicare, MAPD.</p> <p>If overseas, no change in plan.</p>	<p>No cost for first 4 months.</p> <p>After 4 months, the survivor pays the same premium rate as an active employee.</p>

SURVIVING COVERED DEPENDENT(S) OF THIS SPONSOR WITH FAMILY MEDICAL/DENTAL COVERAGE:	HAS THIS TYPE & LENGTH OF COVERAGE:	AT THIS COST TO SURVIVOR:
3. An employee who: <ul style="list-style-type: none"> a. Had 15 or more years of cumulative participation in the DoD NAF HBP medical plan; and b. Was a participant in our medical plan at the time of retirement, c. Retired with an immediate annuity, d. Is grandfathered 	If resides in the U.S and not eligible for Medicare, Choice POS plan. If resides in the U.S an eligible for Medicare, MAPD. If overseas, no change in plan.	No cost for the lifetime of the survivor.

IF YOU DIVORCED: the sponsor’s own children are still eligible, but the former spouse and their children, who were covered on our health plan are not eligible for health coverage as of the date of the divorce.

The ex-spouse should explore coverage options through their employer or a continuation plan through the DoD NAF Health Benefit Plan. Continuation plans have a limited number of days in which you can enroll. Check your Summary Plan Description for details.

Life Insurance on Sponsor

If a retiree qualifies for the Exchange paid Basic Life Insurance after retirement, it is in the documentation HQ Retiree Benefits provided to sponsor at retirement. The coverage value reduces by 25% three times: at age 66, 67 and 68. The Hartford will send a letter, before the reduction age, offering the retiree an opportunity to convert the lost amount to an individual policy. After age 68, the coverage value will remain at the final 25% level until death.

IF SPONSOR DIES: The Exchange can only discuss the life insurance amount with the beneficiary. To file a life insurance claim, the HQ Retiree Benefits office must have a certified death certificate. For help with burial expenses, the beneficiary or the funeral home can call HQ Retiree Benefits to arrange for an ‘assignment’ of life insurance proceeds (all or a portion) directly to the funeral home. If the life insurance payable exceeds \$10,000 (after any assignments have been deducted), The Hartford deposits the remainder into a checking account in the beneficiary’s name and sends them a set of checks.

IF YOU DIVORCE: A beneficiary change is the sponsor's responsibility. Sponsors can name any person as a beneficiary.

EVEREST FUNERAL PLANNING & CONCIERGE SERVICE: Offered as part of The Hartford's Life Insurance. Everest provides unbiased information on all funeral related issues. Nationwide database of funeral home services and prices for you to price compare. Go online to www.everestfuneral.com/hartford. Enter your email address and the Identification Code: HFEVLC. You may also call 1-800-854-5429.

Long Term Care (LTC)

Long Term Care (LTC) provides financial assistance for home health or nursing home care during a chronic disability or long-lasting illness. Retirees who continue their LTC coverage do so on an individual policy; HQ Retiree Benefits office does not maintain LTC records.

The Exchange offered LTC coverage through Aetna until June 2009, then through Prudential from July 2009 – June 2013, and through Federal Long Term Care Insurance Program July 2013 - December 2022. Currently, the Office of Personnel Management (OPM) has suspended enrollments and coverage increases for 2 years.

IF SPONSOR DIES: If a retiree had coverage, notify the LTC insurance company to make sure billing stops. If you (spouse) have coverage, confirm with the LTC company the amount and frequency of any future premium payments due for your coverage, and clarify to them whether you wish to continue your coverage, and where to send your payments. Depending on the plan of coverage your sponsor had, you may be entitled to a refund of some or all of the premiums they paid minus benefits that were paid, if any. The refund is also based on the age of the covered person at the time of death. Check your summary plan description or insurance carrier (Aetna at 1-800-537-8521, Prudential at 1-877-893-3306 and FEDLTC at 1-800-582-3337) for details regarding premium refunds.

If YOU DIVORCE: Contact insurance company about converting your coverage.

Personal Accident Insurance (PAI)

Personal Accident Insurance covers accidental death or dismemberment (losing a hand/foot/eye). Retirees can continue coverage from active employment or can apply for single or family coverage within 30 days of retirement. No medical exam is required.

IF COVERED PERSON DIES DUE TO ACCIDENT: The sponsor listed the beneficiary(ies) on the enrollment form and the beneficiary(ies) should contact the HQ Retiree Benefits office to begin claim procedures.

IF YOU DIVORCE: The retiree needs to change any family coverage to remove the now ineligible spouse. Retirees should contact the Plan's Administrator (AIG) to remove coverage.

IF COVERED PERSON DIES AND THE DEATH IS NOT DUE TO AN ACCIDENT: The beneficiary may be eligible to receive a refund of some of the premiums paid depending on the age of the covered person at the time of death. Check your summary plan description for details or contact the Plan's Administrator at 1-856-802-6917.

Pension (Retirement)

A PENSION IS BASED ON: years in the pension plan, age at retirement, high-3 consecutive years earnings and Social Security benefits. The Exchange provide a Cost-of-Living Adjustment (COLA), when it announced. It is based on the CPI-W, each year on 1 December.

IF MARRIED AT THE RETIREMENT: the employee had to decide at that time whether to set up a spousal annuity. This arrangement costs 10% of the retiree's pension. It gives the surviving spouse a maximum of 55% of the retiree's pension for the remainder of the spouse's life. It will begin the 1st of the month after the death of the retiree. The decision cannot be changed unless the spouse dies, or they divorce.

If unmarried at retirement and the retiree did not set up any 'extra' annuities at retirement, a retiree who marries after retirement can contact HQ Retiree Benefits to set up a spousal annuity within one year of the marriage. The cost will be higher than 10%. The pension to the surviving spouse will be the same maximum 55% of retiree's pension.

IF SPOUSE DIES: If the retiree had elected a spousal annuity at retirement, they should send HQ Retiree Benefits office a copy of the spouse's Death Certificate. The 10% reduction is restored, going forward. If the retiree later remarries, they have a one-year period after date of marriage in which to elect a spousal annuity, if desired, in the same percentage (if any) that was provided to the spouse at retirement. The cost at this point would be more than 10%.

IF RETIREE DIES: Notify HQ Retiree Benefits. This office must receive an original certified death certificate. If retiree had elected a spousal annuity, it would begin the 1st of the month after the death of the retiree and after all documentation is received by the benefits office at Hq..

IF YOU DIVORCE: Please consult with a legal and/or financial advisor. A spouse may be eligible for some of the sponsor's pension, via a Qualified Domestic Relations Order (QDRO) at the time of divorce.

401(k) Retirement Savings Plan

Fidelity Investments administers this plan for the Exchange. The sponsor can name anyone as a beneficiary, within legal constraints.

IF SPONSOR DIES: Family or caregiver should send HQ Retiree Benefits a death certificate. We will tell Fidelity to set up a new account for the named beneficiary. If it is a spouse, he/she can either take the money as a distribution or a rollover. If not a spouse, the beneficiary can get a distribution. Either way, the beneficiary can call HQ Retiree Benefits for assistance.

IF YOU DIVORCE: Please consult with a legal and/or financial advisor. A spouse may be eligible for part of the sponsor's 401(k) savings, via a Qualified Domestic Relations Order (QDRO) at the time of divorce.

THE EXCHANGE POINTS OF CONTACT

If your sponsor is retired from the Exchange	Contact the HQ Retiree Benefits office: 1-800-519-3381 / Benefits@aafes.com / fax 214-465-2801 HQ The Exchange, Attn: FA-T Retiree Benefits, P.O. Box 650428, Dallas, TX 75265-0428
If your sponsor is not retired from the Exchange	Contact the Human Resources Support Center: 1-214-312-6190 / HRSC@aafes.com HQ The Exchange, Attn: HR Support Center, P. O. Box 660202, Dallas, TX 75266-0202

ID CARDS for Retiree or dependents:

- Call Human Resources Support Center 1-800-508-8466 or email HRSC@aafes.com

LEGAL ADVICE AVAILABLE

1. Through the Exchange Employee Assistance Program (EAP)
 - CONUS: 1-800-424-5988
 - Overseas International Call Center in U.K.: 877-853-4704 ☐ <https://www.magellanassist.com/default.aspx>
2. Through The Hartford Life Insurance plan
 - Beneficiary Assist: 1-800-411-723
 - Estate Guidance: www.estateguidance.com Code: **WILLHLF**

AETNA Medical/Dental & Long-Term Care

- 1-800-367-6276
- PO Box 14079, Lexington, KY 40512-4079 ☐ www.aetna.com

AETNA LONG TERM CARE:

- 1-800-537-8521

THE HARTFORD Life Insurance

- 1-855-524-3038
- Fax: 833-357-5151
- PO Box 14869, Lexington, KY 40512-4869 ☐ GBUploadException@thehartford.com

PERSONAL ACCIDENT INSURANCE (PAI)

Accidental Death and Dismemberment Insurance

- Contact AIG (Plan Administrator) at 1-856-802-6917
AIG
PO Box 71322
Philadelphia, PA 19176-1322

PRUDENTIAL Long Term Care

- Contact Prudential at 1-800-732-0416

FEDLTC POINT OF CONTACT

- 1-800-582-3337

NORTHERN TRUST - PENSION PAYMENTS

- US: 1-833-748-1823 (toll-free)
- Overseas collect 1-312-557-9700
- Use Benefit Payment Passport website to update bank account, tax withholding, address, or to review tax forms and pension check history:
www.northerntrust.com/bppweb

FIDELITY 401(k) ACCOUNTS

- US: 1-800-835-5098
- From Overseas, get an AT&T Direct access number by visiting <http://www.att.com/traveler>, or calling 1-800-331-1140 for a list of country codes, or by asking the local operator. After you dial your AT&T Direct access number, enter 877-833-9900 to reach the Fidelity Retirement Benefits Line. □ www.401k.com or www.fidelity.com