



Dear Retiree,

The purpose of this notice is to help you understand and enroll for benefits available to you after you retire. Please read through all materials provided.

IMPORTANT:

If you do not enroll in the retiree benefits now, you will not be able to enroll at a later date. You have 31 days from your retirement date to return your retiree enrollment election forms. If you do not complete and return your forms, you will not have retiree coverage.

If you wish to enroll in the Pre-65 Medical plan, complete and return the worksheet included in this package. More affordable options may be available through the public exchange.

This packet includes:

- **An Enrollment Worksheet and Rate Sheet** providing monthly contribution costs for your retiree medical, dental, and life coverage options and instructions on how to enroll.
- **Group Life Insurance Beneficiary Designation Form** that must be completed and returned for company provided basic retiree life insurance and retiree supplemental life when applicable.
- **The “Are Your Ready to Retire” document** provides information on starting your pension and requesting a distribution on your 401(k) if applicable.

Covering Your Dependents: Your Pre-65 or non-Medicare eligible dependents are eligible to continue coverage under the Genesis Alkali Retiree Medical Plan, as long as they meet the eligibility requirements.

COBRA Continuation Coverage: Shortly after your retirement date, you will receive a COBRA continuation of coverage package. It’s important to note that:

- COBRA coverage lasts only for 18 months (or 36 months in some cases) while Genesis Alkali retiree medical and dental continues until age 65.
- If you elect to continue retiree medical and/or dental coverage under COBRA, you cannot be covered under the Genesis Alkali retiree medical and/or dental plan.
- Vision coverage is not available under the Genesis Alkali retiree benefits. COBRA enrollment is the only option to continue this coverage.