



Airline Retiree Benefit Plan Service Center

Administered by:
Gilsbar, LLC
P. O. Box 998
Covington, LA 70434-0998
(844) 413-1989

**Airline Retiree Benefit Plan
Benefits Election
Retirees not currently enrolled**

Dear Retiree,

As an Airline industry retiree, spouse, domestic partner or survivor age 65 and over, you are eligible to enroll in the group benefit plans through the **Airline Retiree Benefit Plan**. 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**. Accessibility to these plans is one of the many advantages of being a retired airline industry employee. 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, LLC. Gilsbar 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 www.gilsbar.com/AirlineRetireeBenefitPlan.

- **Guaranteed acceptance for enrollees with Medicare Parts A & B – no health questions or medical exams are needed to enroll**
- **No pre-existing condition limitations when enrolling during your original Medicare Open Enrollment Period!**
- **Competitive group rates**
- **Retiree Medical: No medical networks! Use any Medicare provider, anywhere in the U.S.**
- **Prescription Drug Plan with low co-pays and access to over 67,000 pharmacies nationwide**
- **Part A Inpatient services: If you are hospitalized, you pay \$0!**
- **Coverage of outpatient services**
- **Foreign Travel Benefit of \$100,000**
- **Care Advocate Services: Get help navigating the healthcare system and coordination of your healthcare needs**

RETIREE MEDICAL — The Airline Retiree Benefit Plan Medical Plan through Transamerica Premier Life Insurance Company (nationwide)/Transamerica Financial Life Insurance Company (New York residents) 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 — Prescription Drug coverage is offered to airline industry retirees through Express Scripts Medicare™ (Employer PDP), and is administered by Benistar. The Express Scripts Plan features no deductible for your prescription drug coverage and offers generic coverage in the Donut Hole. Please see the enclosed benefit guide for more information on the Prescription Drug Plan. After enrollment, you will receive a separate welcome kit from Benistar outlining your benefits thru 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 www.gilsbar.com/AirlineRetireeBenefitPlan.

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 industry retirees and their extended families can get discounted services for hearing diagnostics, evaluations and hearing aids (offered through EPIC Discount Hearing Services). There are no enrollment forms to complete. Simply call EPIC at 1-866-956-5400.

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 enrollment form
- 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 admins@gilsbar.com or mail to Gilsbar, LLC; P. O. Box 998; Covington, LA 70434-0998
- Call the Customer Contact Center at **(844) 413-1989** or go online to www.gilsbar.com/AirlineRetireeBenefitPlan, if you have any questions

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.
- You will now have access to 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.
- Discounted services for hearing diagnostics, evaluations, and hearing aids are offered to our retirees at no cost through EPIC Discount Hearing Services. Call EPIC at 1-866-956-5400 to speak with an EPIC professional representative. There is no enrollment form to complete.
- Retiree Medical coverage is underwritten by Transamerica Premier Life Insurance Company (Cedar Rapids, IA) or for NY residents, Transamerica Financial Life Insurance Company (Harrison, NY).

If you have any questions about your retiree benefits or your enrollment, please feel free to contact an airline retiree Benefit Specialist:

(844) 413-1989

www.gilsbar.com/AirlineRetireeBenefitPlan

Sincerely,
Airline Retiree Benefit Plan Board

George M. (Chic) Kavros, Retired IAMAW
Marge Krueger, CWA
Rick Moseley, Pilot
Pamela Murray, Retired Flight Attendant
Don Honevcutt, Reservations