

July 14, 2023

Re: Important Update Regarding Your MPRO Retiree Medical Plan

Dear ,

We hope this memo finds you in good health and high spirits. As valued members of the JM Family Enterprises family, we want to ensure that you receive the utmost care and support in all aspects of your retirement, including your medical coverage. We write to share an important update regarding your MPRO Retiree Medical Plan benefits.

We recently received news that our medical insurance broker, who provides our retirees with medical insurance support, including enrollment in Medicare Supplement plans, has made the decision to exit the medical insurance brokerage business. Effective September 27, 2023, **RightOpt** and **GetInsured** will no longer be offering enrollment support to our retirees.

While this development brings about a change to our existing arrangement, we want to assure you that we are taking proactive steps and are fully committed to providing the necessary support to ensure a smooth and seamless transition. Please see a high-level summary of how this change impacts you below. We've also provided a detailed overview that follows if you are interested in more specifics.

HIGH LEVEL SUMMARY

- **NO ACTION NEEDED FROM YOU AT THIS TIME**
- The Medicare Supplement plan you or your spouse selected (and if applicable, your spouse's pre-65 medical plan), **will remain unaffected through your current enrollment period.**
- For 2024 enrollment, if your health plan is still available, you may choose to continue with your current insurance carrier and partner directly with them to re-enroll.
- If you decide to make a change for 2024, you will now have a wider variety of plan options to choose from and will not be limited to the subset of plans previously available through **RightOpt** and **GetInsured**.
- Beginning September 27, if you use Automatic Premium Reimbursement (APR), you **MUST** begin submitting your own claims for reimbursement for your medical insurance premiums. Educational materials will be provided to assist with this.
- Additional communications will be provided in the next few months.

DETAILED OVERVIEW

HEALTH PLAN ENROLLMENT

We understand that this news may raise questions and curiosity about the future of your healthcare coverage, and we want to reassure you that the Medicare Supplement plan that you or your spouse selected (and if applicable, your spouse's pre-65 medical plan), will remain unaffected through your current enrollment period.

Beginning with the 2024 enrollment period, JM Family is removing the requirement to enroll in a health plan through **RightOpt** or **GetInsured**. If your health plan is still available, you may choose to continue with your current insurance carrier and partner directly with them to re-enroll for 2024. This also means that if you want to change your plan for the next plan year you will have a wider variety of options to choose from. We are gathering some helpful enrollment resources for the 2024 Medicare Annual Election period and will communicate more about this in early October.

If you choose to continue with your (or your spouse's) current plan previously purchased through **RightOpt** or **GetInsured**, they will remain the *Broker of Record* for your policy. However, going forward you will no longer be able to purchase insurance from **RightOpt** or **GetInsured** in the event you decide to make a change.

PREMIUM & QUALIFIED MEDICAL CLAIMS REIMBURSEMENT

While the transition does impact the administrative aspects of your MPRO Retiree Medical Plan, we are pleased to announce that your Health Reimbursement Arrangement (HRA) account provider, **HealthEquity**, will remain unchanged. You will continue to use **HealthEquity** to pay for or submit for reimbursement for your qualified medical expenses. **HealthEquity** has been a trusted partner in managing your healthcare finances, and we are confident in their ability to continue delivering exceptional service and support.

One impact we do expect is that the Automatic Premium Reimbursement (APR) service provided by **RightOpt** and **GetInsured** will not continue after September. If you use APR, you MUST begin submitting your own claims for reimbursement for your medical insurance premiums. We are exploring educational opportunities (webinars, documents, videos) with **HealthEquity** to educate you on the process of submitting these claims. If you have an APR claims arrangement, please look for additional communications in the next few months.

Throughout this transition process, we will provide clear and timely communication, and we will keep you informed of any updates. Our goal is to ensure that you understand the changes and have access to the information and resources you need to navigate this transition smoothly.

If you have any immediate questions or concerns, please do not hesitate to reach out to our dedicated Associate Care Team at 954-429-2273. They are here to address any inquiries and provide assistance in navigating this change. Your well-being is our top priority, and we are committed to supporting you throughout this transition process.

Thank you for your continued trust in JM Family Enterprises. Your dedicated service to our company has made a lasting impact, and we remain dedicated to reciprocating that commitment in all aspects of your retirement.

Sincerely,

Retirement Services