



# Preparing for retirement — A guide for those leaving our company under the Rule of 60

At Bank of America, we want to make your transition to retirement as smooth as possible by connecting you to the information and resources you need.

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# What it means to retire

When you leave the company, your age and years of service are calculated to determine your eligibility for certain benefits and programs. The **Rule of 60** determines eligibility for many programs, but not all, so it's important to review the additional details in this guide and the plan rules for each program to understand specific eligibility requirements.

If you are within 60 days of retirement and you are Rule of 60 eligible, **Retirement Support Consultants** are available to walk you through every step of the journey to retirement.

If you are not Rule of 60 eligible or are more than 60 days from your retirement date, you can find helpful information about your benefits and programs on HR Connect > Workplace > **Leaving the company** or visit the **Benefits Education & Planning Center (BEPC)**.

Some benefits you may be eligible for under Rule of 60:\*

## Health and insurance

- Access to retiree medical, dental and vision (at full cost — there is no subsidy or contribution to the cost of coverage)
- Continued access to the balance remaining in your Health Reimbursement Arrangement account

## 401(k)

- Additional distribution options from your 401(k)
- A prorated company contribution in the quarter following your termination

## Other programs

- Access to the BEPC for 18 months
- Access to Employee Assistance Program (EAP) for up to 36 months
- Certain continued banking offers

# Rule of 60

You will be treated as retiring under the Rule of 60 if, when your employment ends with Bank of America, you have at least 10 years of vesting service,\* and your age plus years of vesting service equals at least 60.

\*Special rules may apply. Retirement rules for cash and stock awards vary. Review your award agreement for details. Please refer to the plan documents for more information.

## For more information on the Rule of 60:

Contact the Bank of America Global HR Service Center (U.S.) at **800.556.6044**.

# Here's a checklist to get you started

## Within 180 days of retiring

Date

- Review **Rule of 60** eligibility requirements to confirm you will be eligible for the benefits and programs Bank of America offers to retirees.
- If you and/or your dependents are or will be eligible for **Medicare** (65+):
  - Contact your local **Medicare** office to understand the enrollment timelines.
  - Contact your local **State Health Insurance Program (SHIP)** for guidance in understanding Medicare enrollment, plans and options.
  - Review the available resources on HR Connect for further education.
  - Link to **Medicare: Facts or Fiction Webinar**.
- Use modeling tools on **My Benefits Resources** to understand your health and insurance coverage options and pricing upon retirement, including bank-provided retiree coverage and, if you are currently enrolled in health coverage, COBRA continuation coverage.
- Use modeling tools on **NetBenefits®** to understand your pension payment options if eligible.
- Contact the Employee Retirement Savings Center or log on to **Benefits OnLine®** to understand your options for your 401(k).
- Review your long-term incentive award agreements on **Benefits OnLine** to ensure you understand what happens to the award when you leave, including age and/or service requirements and any competitive restrictions.
- Make sure your beneficiaries are up to date for the plans in which you participate, such as your 401(k), life insurance, long-term incentive plans and pension plans.
- Contact the **BEPC** for additional planning and advice.

## Within 60 days of retiring

Date

- Get in touch with a **Retirement Support Consultant**, who will help you navigate the retirement process.
- Let your manager know about your decision to retire.
- Start the enrollment process for Medicare Part A and Part B if you and any of your dependents are not already enrolled under both parts, or are (or will be) eligible when you retire
- Update your profile in **My Benefits Resources** with your personal email and mobile phone.
- Set up an external login and password for your **My Benefits Resources** account so you can access important benefit information after you retire and keep your address up to date. You will also have the ability to access payslips, tax documents, and employment and income verification.
- If you have outstanding long-term incentives, review your Merrill brokerage account designation and your beneficiaries to ensure they are up to date.
- Update your address and phone numbers with benefit providers and in **Workday**.
- Print the **contact list** before your **last day of active employment**.

## After you retire

Date

- Stay connected to your Retirement Support Consultant with any questions for up to **60 days after** you retire.
- Check your mail for COBRA and retiree health coverage packets with information on enrollment options and pricing, and life insurance conversion/portability forms, if applicable.
- Enroll in your health benefits **within 31 days of your retirement date** for retiree coverage or within 60 days of your end of active coverage for COBRA, if eligible.
- If you and/or your dependents become eligible for Medicare and/or will turn 65 after you retire:
  - Contact your local **Medicare** office to understand your enrollment timelines.
  - Contact your local **SHIP** for guidance in understanding Medicare enrollment, plans and options.
  - Contact the Global HR Service Center for information on Medicare eligible retiree plans that may be available to you.
- If you elect COBRA or retiree benefits, you'll receive communications with actions you may want to take regarding your benefits.
- Put your benefit provider contact and account access information in a safe place to manage your accounts and for reference after you retire, if eligible.
- If you have long-term incentives, complete the annual non-compete certification, if applicable.
- Keep your address updated with **program and benefit administrators**.

# How current programs and benefits may change

On the following pages, see how these programs and benefits may change when you retire.

## Health and insurance

**Health care plans: medical, dental and vision**

**Health Savings Account (HSA)**

**Health Flexible Spending Account (FSA)/  
Limited Purpose FSA**

**Health Reimbursement Arrangement (HRA)**

**Short-term/Long-term disability**

**Life insurance**

**Business Travel Accident Insurance**

## Time off and leave

**Time off**

**Leave of absence**

**Workers' compensation**

**Sabbatical Program**

## Retirement plans

**401(k) Plan**

**Bank of America Transferred Savings  
Account (TSA)**

**Pension plans**

## Life management

**Benefits Education & Planning Center (BEPC)**

**Employee Assistance Program (EAP)  
and LifeCare®**

**Adult care services**

**MetLife Legal**

**Commuter benefits**

**Tuition reimbursement**

**Dependent Care Flexible Spending  
Account (DCFSA)**

**Back-up care services (children and adults)**

**Family Planning Reimbursement and  
Child Care Plus® programs**

## Cash and stock awards

**Long-term incentives**

## Additional programs

**Matching gifts**

**Volunteer grants and opportunities**

**Auto and home insurance programs**

**Bank of America Discount Program**

**Global Recognition Program**

**Employee Financial Services**

**Merrill Edge**

**Alumni Network**

# Health and insurance

Benefits	What happens when you retire	Actions you can take	Contact us
<b>Health care plans: medical, dental and vision</b>	<p>Coverage will end on the <b>last day of the month</b> in which your last day of employment occurs, unless you are bridging to <b>Rule of 60</b>.*</p> <p>*If you are severed and bridging to a retirement milestone, and your bridge date (as indicated in your bridge letter) is the first of the month and falls after the end of your severance, then your coverage ends the last day of the previous month.</p>	<p>You may be eligible to enroll in retiree coverage within <b>31 days</b> of your retirement date. In addition, if you are enrolled in active benefits, you may have the opportunity to continue your coverage through COBRA for up to <b>18 months</b> by enrolling within <b>60 days</b> of the end of your active coverage. Please carefully review your materials for details on COBRA and Medicare. If you (or your covered dependents) are eligible for Medicare and not already enrolled in Part A and Part B, it is important that you enroll in both parts immediately, as COBRA and the banks' retiree medical plans will coordinate with Medicare.</p>	<p>Global HR Service Center</p> <p><b>My Benefits Resources</b> 800.556.6044</p>
<b>HSA</b>	<p>Before-tax contributions will stop with your <b>final pay</b>. Your funds will remain in your existing account, and you can continue to use your current HSA debit card. You may be charged a monthly fee and be sent a communication notifying you of any fee changes.</p>	<p>You have the option to continue tax-deductible contributions on an after-tax basis (up to the applicable IRS maximums) with enrollment in a High Deductible Health Plan. Note: If you are enrolled in any part of Medicare (including Part A or Part B), you can no longer make or receive company contributions to an HSA. You don't lose your HSA balance because you are enrolled in Medicare — you just can't make tax-favored contributions to the HSA. Any funds in an existing HSA can continue to be used tax-free.</p>	<p><b>Bank of America Health Benefit Solutions</b> 866.791.0254</p>
<b>FSA/Limited Purpose FSA</b>	<p>Coverage will end, and your Health FSA debit card will become inactive, on the last day of the month in which the last day of your employment occurs. Your before-tax contributions will end on the <b>last day of the pay period</b> in which your employment ends. Any unused contributions remaining in your account after all eligible expenses have been reimbursed will be forfeited.</p>	<p>You can elect to continue after-tax contributions to the Health FSA under COBRA through the <b>end of the year</b>. You have until <b>March 31</b> of the next calendar year to submit claims for valid expenses incurred while covered as an active employee prior to your retirement or while on COBRA.</p>	<p><b>Bank of America Health Benefit Solutions</b> 866.791.0254</p>
<b>HRA</b>	<p>Your funds will be moved to a retiree HRA account if you meet the <b>Rule of 60</b>.</p>	<p>Submit expenses <b>within 15 months from the date you incurred the expense</b>. You can elect to continue your active medical plan HRA coverage for up to <b>18 months</b> under COBRA. To continue getting HRA contributions, you must be enrolled in the Consumer Directed Plan with HRA in COBRA.</p>	<p><b>Bank of America Health Benefit Solutions</b> 866.791.0254</p>

# Health and insurance

Benefits	What happens when you retire	Actions you can take	Contact us
<p><b>Short-term/ Long-term disability</b></p>	<p>Once your employment ends, you are no longer eligible to incur a disability for which short-term disability or long-term disability benefits might be paid. If you are on short-term disability and choose to retire, your benefits will end as of your <b>last day of active employment</b>. If you're on long-term disability and choose to retire, your benefits will end per plan rules.</p>	<p>If you are on short-term disability, contact Sedgwick to determine whether any actions are needed.</p> <p>If you are on long-term disability, contact MetLife to determine whether any actions are needed.</p>	<p><b>Sedgwick</b> (for short-term disability) 855.837.5999</p> <p><b>MetLife</b> (for long-term disability) 888.245.2920</p>
<p><b>Life insurance</b></p>	<p>Coverage under associate life, dependent life and accidental death and dismemberment insurance will end at the <b>end of the month of the last day of employment</b> with Bank of America.</p>	<p>You will receive a package from MetLife within 45 days of the end of your active coverage containing a conversion or portability form from MetLife to continue or convert coverage to an individual policy <b>within 45 days</b> of the end of your active coverage, with certain limitations.</p>	<p><b>MetLife</b> 877.275.6387 for conversion 888.252.3607 for portability</p>
<p><b>Business Travel Accident Insurance</b></p>	<p>Your Bank of America Business Travel Accident Insurance coverage will end the <b>last day actively at work</b>.</p>		



**For more information on medical coverage options on [MyBenefitsResources](#):**

You can model your **retiree medical coverage** and **COBRA options** if applicable. Modeling both options will show you how each election compares to your current active employee coverage cost, helping you better budget and prepare for retirement. You generally need to use a date in the current calendar year for estimates.

# Retirement plans

Benefits	What happens when you retire	Actions you can take	Contact us
<b>401(k) Plan</b>	<p>In general, your payroll contributions will stop shortly after you terminate employment and, in all cases, will end 75 days from your termination, and you cannot take a new loan from the Plan. Your balance can remain in the Plan and you may continue to make changes in how your balance is invested. However, if your balance is \$1,000 or less, and you do not request a distribution, your account balance will be automatically paid to you in cash after you retire.</p> <p>If your balance is between \$1,000 and \$5,000, and you do not request a distribution, your account balance will automatically roll over into a Merrill Individual Rollover Retirement Account® (IRRA) and will remain tax-deferred while invested in the IRRA.</p> <p>If eligible, you may receive additional employer contributions for a short time after you retire.</p> <p>Please refer to your <a href="#">Summary Plan Description and any Summary of Material Modifications</a> for the 401(k) Plan for details.</p>	<p>If your 401(k) balance is more than \$5,000, you have several options. You can:</p> <ul style="list-style-type: none"><li>• Leave the money in the plan (however, federal law requires you to begin receiving your benefit after you turn age 72)</li><li>• Roll the money to an IRA</li><li>• Roll the money to a new employer's plan</li><li>• Take the money as cash</li></ul> <p>Refer to your <a href="#">Summary Plan Description</a> to understand your options, or speak with your financial advisor or the BEPC for additional guidance.</p> <p>Keep your address updated.</p>	<p><b>Benefits OnLine</b> 800.637.4015 (TTY: 800.637.1215)</p>
<b>TSA</b>	<p>Shortly after your employment ends, you will automatically receive plan distribution information, including the Participant Distribution Notice regarding plan payments.</p> <p>The amount of your plan account balance when your employment ends determines the distribution options available.</p> <p>Please refer to your <a href="#">Summary Plan Description</a> for details.</p>	<p>Visit <a href="#">NetBenefits</a> to view your balance, access statements/forms, make investment elections, designate beneficiaries and request distributions.</p> <p>Keep your address updated.</p>	<p><b>NetBenefits</b> 800.457.5700 (TTY: 888.343.0860)</p>

# Retirement plans

Benefits	What happens when you retire	Actions you can take	Contact us
<b>Pension plans</b>	<p>Shortly after you retire from Bank of America, you'll receive additional information about how to make a request to begin receiving your pension benefit. If the value of your vested benefit is greater than \$5,000, you can leave your benefit in the plan after you retire. (However, federal law requires you to begin receiving your benefit after you turn age 72.)</p> <p>If your benefit is:</p> <ul style="list-style-type: none"><li>• <b>\$1,000 or less</b>, then it will be automatically distributed in a single lump-sum cash payment after your termination of employment, even if you do not request a distribution. Unless you request a direct rollover within 90 days following your termination of employment, you will be mailed a check made payable to you, less required tax withholding, approximately 120 days following your termination of employment.</li><li>• <b>More than \$1,000, but not more than \$5,000</b>, you may elect to have your distribution paid directly to you by check (less applicable tax withholding) or paid directly to an IRA you have established or another employer's qualified retirement plan. If you do not make an election within the timeline outlined in the distribution paperwork and you have not reached age 65, your distribution will be rolled over into an IRA that will be established for you. If you are age 65 or older and do not make an election, your distribution will be paid to you in a single lump-sum cash payment, less applicable taxes.</li></ul> <p>Please refer to your <a href="#">Summary Plan Description</a> for additional information and a description of your payment options.</p>	<p>If your pension balance is more than \$5,000, you can leave the money in the plan (however, federal law requires you to begin receiving your benefit after you turn age 72).</p> <p>If you are eligible for a distribution, you have several options. You can:</p> <ul style="list-style-type: none"><li>• Roll the money to an IRA</li><li>• Roll the money to a new employer's plan</li><li>• Take the money as cash</li></ul> <p>Refer to your <a href="#">Summary Plan Description</a> to understand your options or speak with your financial advisor or the BEPC for additional guidance or questions.</p> <p>Keep your address updated.</p>	<p>Legacy Bank of America, Fleet, LaSalle, MBNA, Countrywide and U.S. Trust Pension Plans</p> <p><b>NetBenefits</b> 800.457.5700 (TTY: 888.343.0860)</p>

# Cash and stock awards

Benefits	What happens when you retire	Actions you can take	Contact us
<b>Long-term incentives</b>	<p>If you have long-term awards, refer to the appropriate award agreement(s) and/or applicable plan document, which will be the controlling document(s) for your award(s), and ensure you understand the terms and conditions of your award(s), including age and/or service requirements and any competitive restrictions. Award agreements can be found on <a href="#">Benefits OnLine</a>. You can also review <a href="#">Fact Sheets</a> for your awards.</p> <p>Note: For many long-term awards, the Rule of 60 is <b>not used</b> to determine eligibility for continuing payment after you leave the company, so it's important to carefully review all of your award agreements.</p> <p>You'll still have access to your award agreements, award details and activity when you leave on <a href="#">Benefits OnLine</a>.</p>	<ul style="list-style-type: none"><li>• Review your award agreements (which will be the controlling documents for your awards) on <a href="#">Benefits OnLine</a>, and review the <a href="#">Fact Sheets</a> for your awards.</li><li>• Confirm that your preferred Merrill brokerage account has been designated to receive any net cash/shares from your awards.</li><li>• Review your beneficiary designations.</li><li>• Complete the annual non-compete certification if required under your award agreements.</li></ul>	<p>Bank of America Employee Retirement Savings Center</p> <p><a href="#">Benefits OnLine</a> 800.637.4015 (TTY: 800.637.1215)</p>

# Time off and leave

Benefits	What happens when you retire	Actions you can take	Contact us
<p><b>Time off</b></p>	<ul style="list-style-type: none"> <li>• <b>Vacation and purchased time off:</b> You will be paid for any accrued but unused vacation time and purchased time off in your <b>final pay</b>. (Any unused purchased time off that has been paid for will be reimbursed at the rate of pay in effect when you purchased the time off.)               <ul style="list-style-type: none"> <li>– If more vacation hours were used than earned, it may be taken out of your final paycheck or otherwise be recovered from you.</li> <li>– If more purchased time off was used than paid for, it may be taken out of your final paycheck or otherwise be recovered from you.</li> </ul> </li> <li>• <b>Occasional illness:</b> No payment is made for accrued but unused occasional illness days.               <ul style="list-style-type: none"> <li>– If more occasional illness hours were used than earned, it may be taken out of your final paycheck or otherwise be recovered from you.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>For hourly employees:</b> You and your manager need to ensure all time off has been recorded on your timesheet or time off calendar in Workday.</li> <li>• <b>For salaried employees:</b> Work with your manager to determine any accrued, unused vacation or purchased time off hours that your manager should include when they submit your termination in Workday, so that any amount due will be included in your <b>final pay</b>. Note: Untimely processing by your manager may delay vacation payout.</li> </ul>	<p>Global HR Service Center</p> <p><b>Workday</b> 800.556.6044</p>
<p><b>Leave of absence</b></p>	<p>Once your employment ends, you're no longer eligible to request a leave of absence.</p>	<p>If you are on a leave of absence at the time you retire, please contact Sedgwick for any actions you may need to take.</p>	<p><b>Sedgwick</b> 855.837.5999</p>
<p><b>Workers' compensation</b></p>	<p>Coverage ends on the last day you're actively at work. Benefits continue for work-related injuries or work-related illnesses sustained prior to or on the <b>last day of active employment</b>.</p>	<p>You can review your plan details, balances, update beneficiary designations and contact information online.</p>	<p><b>Sedgwick</b> 844.602.5715</p>
<p><b>Sabbatical Program</b></p>	<p>Any unused sabbatical time away is forfeited when you leave the company, and it cannot be paid out when you retire or leave the company. In addition, you aren't able to take a sabbatical to bridge to your retirement date.</p>	<p>If you're eligible for a sabbatical during your retirement year, you will be notified before the end of the prior year and encouraged to work with your manager to schedule.</p>	<p><b>Global HR Service Center</b> 800.556.6044</p>

# Life management

Benefits	What happens when you retire	Actions you can take	Contact us
<b>BEPC</b>	You can continue to take advantage of free, personalized financial and benefits counseling services <b>for up to 18 months</b> following your last date of employment.	Schedule an appointment with a certified financial counselor who will work with you, for up to 18 months following your last date of employment, to help get the most out of your retiree benefits and reach your financial goals.	<b>Benefits Education &amp; Planning Center</b> 866.777.8187
<b>EAP and LifeCare®</b>	You can continue to take advantage of confidential counseling services available through the EAP for up to 36 months following your last day of employment. <b>LifeCare®</b> ends on your last day of employment.		<b>Employee assistance</b> 866.327.2725
<b>Adult care services</b>	Eligibility for adult care services, including Elder Care Law Services and professional care management assessments, will end on your <b>last day of active employment</b> ; however, any assessments underway at the time of retirement can be completed.		<b>LifeCare</b> 866.327.2725
<b>Back-up care services (children and adults)</b>	Eligibility for back-up child and/or adult care will end on your <b>last day of active employment</b> .		<b>Bright Horizons</b> 833.343.0043
<b>Family Planning Reimbursement and Child Care Plus programs</b>	Eligibility for these programs will end on your <b>last day of active employment</b> .	Make sure to understand reimbursement guidelines and deadlines for submitting any remaining reimbursement claims when you're considering retirement.	<b>Global HR Service Center</b> 800.556.6044

# Life management

Benefits	What happens when you retire	Actions you can take	Contact us
<p><b>MetLife Legal</b></p>	<p>Any in-process cases will be completed. “In-process” means that a member has a case number and has engaged an attorney’s services for a legal matter. A member must have contacted and have an attorney working on their legal matter prior to the termination of their membership in order for MetLife Legal to cover the legal matter to completion.</p>	<p>Contact MetLife directly if you are interested in a one-time 12-month extension of services at a lump sum payment equal to your legal plan’s monthly rate. Must be paid within 30 days of your last day of employment.</p>	<p><b>MetLife Legal</b> 800.821.6400</p>
<p><b>Commuter benefits</b></p>	<p>Coverage will end on the <b>last day of active employment.</b></p>	<p>Make sure to understand your benefit balance, reimbursement eligibility, deadlines for submitting claims, and actions required to cancel future contributions and parking agreements when retiring from the bank.</p>	<p><b>HealthEquity</b> 877.924.3967</p>
<p><b>Tuition reimbursement</b></p>	<p>Eligibility will end on your <b>last day of active employment.</b></p>	<p>Make sure to understand reimbursement guidelines and deadlines for submitting any remaining reimbursement claims when you’re considering retirement.</p>	<p><b>Bright Horizons</b> 855.825.0120</p>
<p><b>DCFSA</b></p>	<p>Your before-tax contributions to a Dependent Care FSA will end on the <b>last day of the pay period</b> in which your employment ends. Any unused contributions remaining in your account after all eligible expenses have been reimbursed will be forfeited.</p>	<p>Reimbursement claims for expenses incurred while you were making contributions must be submitted by <b>March 31</b> of the next calendar year.</p>	<p><b>Bank of America Health Benefit Solutions</b> 866.791.0254</p>

# Additional programs

Benefits	What happens when you retire	Actions you can take	Contact us
<p><b>Matching gifts</b></p>	<p>If you donated to an eligible organization while on Bank of America payroll, you may request a <b>matching gift</b>, up to \$5,000 for the calendar year, <b>prior to your last day of active employment</b>.</p>	<p>Visit <b>my Giving and Volunteering</b> to request matching gifts prior to your last day of active employment.</p> <p>Send verification instructions to the recipient organization, if applicable.</p> <p>(The matching gift may be paid after your last day of employment.)</p>	<p>Bank of America Employee Giving and Volunteering Programs</p> <p><a href="mailto:boasupport@cybergrants.com">boasupport@cybergrants.com</a></p> <p>800.218.9946</p>
<p><b>Volunteer grants and opportunities</b></p>	<p>We encourage our retirees to support their local communities through volunteer opportunities. Recording 50+ volunteer hours in a calendar year may qualify you to direct a \$500 <b>volunteer grant</b> to one of the eligible nonprofits you supported, up to \$1,000 annually.</p>	<p>Create your retiree login for <b>my Giving and Volunteering</b>, then record all your volunteer hours.</p> <p>Watch the Record Hours page for the chance to direct a volunteer grant.</p>	<p>Bank of America Employee Giving and Volunteering Programs</p> <p><a href="mailto:boasupport@cybergrants.com">boasupport@cybergrants.com</a></p> <p>800.218.9946</p>
<p><b>Auto and home insurance programs</b></p>	<p>All payroll deductions and Bank of America discounts with Farmers GroupSelect will end on the <b>last day of the pay period</b> in which your last day of employment occurs. You will receive a direct bill from Farmers GroupSelect after your employment ends. As a retiree, you remain eligible for the group rates.</p>		<p><b>Farmers GroupSelect</b></p> <p>888.245.2920</p>
<p><b>Bank of America Discount Program</b></p>	<p>Retired employees are still eligible for the Bank of America Discount Program, but please note that some offers may be limited to active employees only. See the Terms and Conditions of each offer for more information.</p>	<p>Be sure to make note of your login/password and update your profile with any new contact information.</p> <p>Retired employees will have access to the alumni services through the website: <a href="http://bankofamericaalumni.corporateperks.com/">bankofamericaalumni.corporateperks.com/</a></p>	<p><b>NextJump</b></p>

# Additional programs

Benefits	What happens when you retire	Actions you can take	Contact us
<b>Global Recognition Program</b>	Retired employees are no longer eligible to give or receive recognition through the Global Recognition program, or accumulate active service toward career milestones, after the last day of employment.	Make sure to redeem any outstanding Global Recognition program Appreciation Points, which can be used to purchase items from the online catalog up to 30 days after your last day of employment. Similarly, retirees should redeem any outstanding milestone mementos up to 30 days after your last day of employment.	O.C. Tanner <a href="mailto:bac@octanner.com">bac@octanner.com</a> 877.270.6364
<b>Employee Financial Services</b>	Retirees are still eligible for offers on products.	Review current <a href="#">Banking and investing offers</a>	Dedicated Employee Financial Services team  <b>Employee Financial Services</b> 800.695.6262  ML Wealth Management employee clients 800.822.2222
<b>Merrill Edge</b>	For Merrill Edge, preferred pricing and services are available only for accounts opened prior to retirement.	There will be no changes to existing accounts. Standard product terms and pricing apply for all new accounts. (Go to <a href="https://merrilledge.com/pricing">merrilledge.com/pricing</a> for current rates.)	<b>Merrill Edge</b> 888.865.2550  General information about retirement and tools  <b>Merrill Edge/Retirement</b>
<b>Alumni Network</b>	Join our Alumni Network to connect with former colleagues, gain access to exclusive events and content, explore jobs and refer talent, and continue to make a difference together in our communities.	Go to <a href="https://alumni.bankofamerica.com">alumni.bankofamerica.com</a> to register.	<b>Alumni Network Program Office</b>

# Here are some helpful contacts and links

You can access these resources and others on Retiree Resources at Home at [bankofamerica.com/retiree](https://bankofamerica.com/retiree)

## Health and insurance

*Health and insurance benefits*

**Global HR Service Center**  
[mybenefitsresources.bankofamerica.com](https://mybenefitsresources.bankofamerica.com)  
800.556.6044

**Aetna**  
(medical, dental, vision)  
[aetna.com](https://aetna.com)  
877.444.1012

**Anthem BlueCross BlueShield**  
[anthem.com](https://anthem.com)  
844.412.2976

**Kaiser Permanente**  
[kp.org](https://kp.org)  
Please refer to the number on the back of your ID Card.

**UnitedHealthcare**  
[myuhc.com](https://myuhc.com)  
877.240.4075

**UnitedHealthcare**  
(Medicare Advantage Plans)  
[retiree.uhc.com/healthplans](https://retiree.uhc.com/healthplans)  
866.460.8856

*Prescription drug*

**CVS Health**  
[caremark.com](https://caremark.com)  
800.701.5833

**CVS/Silverscript**  
[caremark.com](https://caremark.com)  
844.449.4726

**OptumRx**  
[myuhc.com](https://myuhc.com)  
877.240.4075

**MetLife Dental**  
[metlife.com/mybenefits](https://metlife.com/mybenefits)  
800.942.0854

*Health care accounts*

**Bank of America Health Benefit Solutions**  
[myhealth.bankofamerica.com](https://myhealth.bankofamerica.com)  
866.791.0254

*Life and accident insurance*

**MetLife**  
[metlife.com](https://metlife.com)  
888.245.2920

*Employee assistance*

**LifeCare**  
[member.lifecare.com](https://member.lifecare.com)  
866.327.2725

*Government health care resources*

**Social Security Administration**  
if you're Medicare eligible.  
[ssa.gov](https://ssa.gov)

**State Health Insurance Program (SHIP)**  
[shiptacenter.org](https://shiptacenter.org)

## Retirement plans

*Legacy Bank of America, Fleet, LaSalle, MBNA, Countrywide and U.S. Trust Pension Plans, TSA*

**NetBenefits**  
[netbenefits.com](https://netbenefits.com)  
800.457.5700 (TTY: 888.343.0860)

*401(k) Plan*

**Benefits OnLine**  
[benefits.ml.com](https://benefits.ml.com)  
800.637.4015 (TTY: 800.637.1215)

## Cash and Stock Awards

**Benefits OnLine**  
[benefits.ml.com](https://benefits.ml.com)  
800.637.4015 (TTY: 800.637.1215)

## Life management

*Back-up care services*

**Bright Horizons**  
[backup.brighthorizons.com](https://backup.brighthorizons.com)  
833.343.0043

*Family Planning Reimbursement and Child Care Plus programs*

**Global HR Service Center**  
[mybenefitsresources.bankofamerica.com](https://mybenefitsresources.bankofamerica.com)  
800.556.6044

*Legal plans*

**MetLife Legal**  
[info.legalplans.com/BofA](https://info.legalplans.com/BofA)  
800.821.6400

*Commuter benefits*

**HealthEquity**  
[wageworks.com](https://wageworks.com)  
877.924.3967

*Tuition reimbursement*

**GP Strategies**  
[trp.gpstrategies.com](https://trp.gpstrategies.com)  
855.825.0120

*Dependent Care Flexible Spending Account (DCFSA)*

**Bank of America Health Benefit Solutions**  
[myhealth.bankofamerica.com](https://myhealth.bankofamerica.com)  
866.791.0254

## Code of Conduct

**Report a Code of Conduct violation**  
888.411.1744  
Call to report a violation in the United States, Canada, Puerto Rico and the U.S. Virgin Islands.  
(Reporting workplace illegal and unethical activities is confidential.)

## Additional programs

*Group auto and insurance program*

**Farmers GroupSelect**  
[myautohome.farmers.com](https://myautohome.farmers.com)  
888.245.2920

*Employee Financial Services*

**Dedicated Employee Financial Services team**  
[bankofamerica.com/content/documents/employees/ERA\\_Document.pdf](https://bankofamerica.com/content/documents/employees/ERA_Document.pdf)  
800.695.6262

**Merrill Lynch Wealth Management employee clients**  
800.822.2222

*Merrill Edge employee clients*

**Merrill Edge Advisory Center**  
[bankofamerica.com/content/documents/employees/ERA\\_Document.pdf](https://bankofamerica.com/content/documents/employees/ERA_Document.pdf)  
888.865.2550

*General information about retirement and retirement tools*

**Merrill Edge/Retirement**  
[merrilledge.com/retirement](https://merrilledge.com/retirement)

**Benefits Education & Planning Center**  
[becp.eynavigate.com](https://becp.eynavigate.com)  
866.777.8187

*Employee giving and volunteering programs*  
[cybergrants.com/boa/branch.html](https://cybergrants.com/boa/branch.html)  
800.218.9946

*Bank of America Discount Program*

**NextJump**  
[perksatwork.com](https://perksatwork.com)

**Bank of America Alumni Network**  
[alumni.bankofamerica.com](https://alumni.bankofamerica.com)

