

HEALTH INSURANCE MATTERS

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# Guidelines and support upon retirement, from Alight Retiree Health Solutions™



**alight**

As one of the nation’s leading health insurance advisors, we can help you navigate and understand your health plan choices. Our comprehensive, one-stop shopping offers a variety of plans and insurance companies to choose from and we’ll continue to assist you—and help re-evaluate your options as your needs change.

## MEDICARE SPECIAL ENROLLMENT OPPORTUNITY

### Get the Medicare coverage you need when you retire

John Deere has teamed up with Alight Retiree Health Solutions to provide you with Medicare plan options and to help you choose coverage with confidence.

Alight offers access to individual Medicare plans that may provide more coverage, flexible benefits and savings to help make choosing a Medicare plan easier and hassle-free. Call or go online to use our plan recommendation tool that matches the best plans for you, based upon your doctors, prescription drugs and health needs.

- Explore and learn about Medicare with self-guided online assistance
- Get access to a large selection of regional and national insurance companies
- Compare plans, benefits and cost options
- Receive professional, unbiased guidance from our licensed Benefits Advisors
- Count on ongoing support after you enroll

Individual insurance, such as Medicare Supplement, Medicare Advantage and prescription drug plans, helps pay for services and costs that Original Medicare might not fully cover.

### Here’s a look at what Original Medicare covers\*

Coverage Type	Medical Services	Prescription Drugs	Financial Protection
STEP 1 Original Medicare	<b>Part A</b>	None	Limited
	<b>Part B</b>	Limited	Limited
STEP 2 Medicare Insurance Options	<b>Medicare Advantage</b>	More complete coverage (many plans)	More complete coverage (many plans)
	<b>Medicare Supplement (Medigap)</b>	None	Helps fill the coverage gaps in Original Medicare Parts A and B
	<b>Medicare Prescription Drug (Part D)</b>	Complete coverage	Complete coverage

Visit [retiree.alight.com/deere](http://retiree.alight.com/deere) or call **1-844-487-5596** (TTY 711), Monday – Friday, 8 a.m. – 8 p.m. CT

\*Please refer to the **Medicare & You** handbook, available at [medicare.gov](http://medicare.gov), for a comprehensive overview of Medicare Parts A and B.

## PRE-MEDICARE SPECIAL ENROLLMENT OPPORTUNITY

### Get the Individual and Family coverage you need when you retire

John Deere has arranged a healthcare advisory service with Alight Retiree Health Solutions to help make choosing and enrolling in a plan easier for you. Through Alight and our enrollment partner, eHealth, you can shop for coverage for the whole family.

We can help you understand your health plan options. You get access to insurance information, a variety of insurance companies and coverage options, and resources to help you make the right decision for your needs — all at no additional cost to you. You only pay for the coverage you select.

### Let us show you how we can help

You can shop for coverage specific to your family's needs and budget. Simply choose a Platinum, Gold, Silver or Bronze Individual & Family plan. The plans vary based on premiums, deductibles and other cost-sharing features.

Metallic tiers define the amount covered by the health insurance company. These “metal” categories make it easier for you to compare plan benefits and coverage details. All plans cover essential benefits like doctor visits, prescription drugs, X-rays, and hospital stays. The major difference will be your monthly premium and the amount you pay when you need these services.

### How the metal tiers compare on costs

Plan type	Average percentage of healthcare costs covered (actual costs may vary)	Monthly premium (cost of your health plan)	Potential out-of-pocket costs
Catastrophic**	60%	Lower ↓ Higher	Higher ↑ Lower
Bronze	60%		
Silver	70%		
Gold	80%		
Platinum	90%		

Generally, plans with lower monthly premiums have higher deductibles (the point at which the plan starts paying benefits) and cost-sharing (coinsurance and copays). The reverse may be true, too. Plans with a lower deductible and cost-sharing often have higher premiums. Depending on your healthcare needs and budget, you decide if it's easier to pay more in monthly premiums or more at the time of services.

Bronze plans have the lowest monthly premiums and Platinum plans have the highest. Think about how you and your family have used services and medications over the past few years to help determine which level of coverage is right for you.

To help cover the cost of insurance, the federal government offers **premium tax credits** to qualifying individuals and families based on household income. When it's time to enroll in a plan, you'll have access to an income calculator to help determine your eligibility.



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\*\*For people under 30 or with certain exemptions. These plans cover the same essential health benefits as other metal level plans; include coverage for certain preventive services at no cost; and cover at least three primary care visits per year before the deductible is met.





## About Alight Solutions

Alight is a leading cloud-based human capital technology and services provider that powers confident health, wealth and wellbeing decisions for 36 million people and dependents. Our Alight Worklife<sup>®</sup> platform combines data and analytics with a simple, seamless user experience. Supported by our global delivery capabilities, Alight Worklife is transforming the employee experience for people around the world. With personalized, data-driven health, wealth, pay and wellbeing insights, Alight brings people the security of better outcomes and peace of mind throughout life's big moments and most important decisions. Learn how Alight unlocks growth for organizations of all sizes at [alight.com](https://alight.com).

If you choose to enroll in insurance coverage through Alight Retiree Health Solutions and eHealth, eHealth may be compensated for that enrollment. There is no additional charge to you for our services.

Medicare has neither reviewed nor endorsed this information.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please visit [www.medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE to get information on all of your options.

Alight Retiree Health Solutions is available through Alight Health Market Insurance Solutions Inc., a third-party marketing organization (TPMO), retained to promote or sell a plan sponsor's Medicare products on the plan sponsor's behalf who holds the contract with the Federal government.

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