



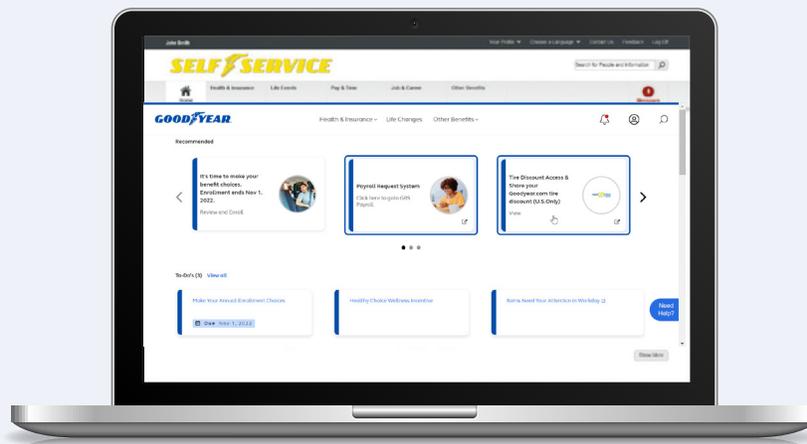
2024 RETIREE ENROLLMENT GUIDE

IT IS TIME TO CHOOSE YOUR BENEFITS!



ANNUAL ENROLLMENT
OCT. 16–31, 2023





YOUR ENROLLMENT CHECKLIST

Use the checklist below to make sure you successfully enroll in the right benefits for 2024.

- ✓ **READ** about all of the important 2024 changes here and on the Self-Service Portal starting Oct. 16.
- ✓ **COMPARE** your medical plan options and medical expenses using the online Plan Comparison tool.
- ✓ **CHOOSE** the plans that are right for you.
- ✓ **UNDERSTAND** eligibility for who can be covered. It is important that you enroll only dependents who are eligible for Goodyear's plans.
- ✓ **WEB CHAT.** If you have questions and can't find the answers, contact the Goodyear Associate Service Center via web chat at selfservice.goodyear.com.
- ✓ **ENROLL.** Access the Goodyear Self-Service Portal **OCT. 16–31, 2023**, using any device with Internet access at selfservice.goodyear.com.

Update your personal information and beneficiaries

Depending on the benefits you are eligible for, you now can update your beneficiaries (those who will receive your benefits in the case of your death) quickly and easily on the Goodyear Self-Service Portal.

– Select **Beneficiaries** from the **My Profile** tab at the top of the page. If applicable, you can update your optional life beneficiaries through the **MetLife** links on the right side of the page.

You can also ask questions and enroll through the Goodyear Associate Service Center by calling **1-844-449-4772**. Dedicated benefits representatives are available to help you Monday – Friday, 8 a.m. to 4 p.m. ET.

WELCOME TO YOUR 2024 BENEFITS

Goodyear is committed to providing you with the information and tools you need to successfully enroll in and get the most out of your Goodyear benefits. This enrollment guide provides a brief overview of the plans. For more detailed information about the plans available to you and their costs, visit the Goodyear Self-Service Portal at selfservice.goodyear.com.

This guide is one of many resources Goodyear provides to help you understand the benefits available for 2024, so you can select the best medical coverage for you and your family.

Here is a brief overview of what you need to know for 2024, as well as some reminders to help you enroll successfully:

YOUR PREMIUMS	<ul style="list-style-type: none">• Depending on the plan, you may see increases in premiums for your health plan options.• The costs vary by plan. Review your plan options and costs at selfservice.goodyear.com.
TOTAL HEALTH, TOTAL YOU	<p>Total Health, Total You's advocacy program is a forward-thinking, innovative way to stay on top of your health. Keep reading for details on page 6.</p>
BENEFITS GEARED TOWARD YOU	<ul style="list-style-type: none">• You will use the Goodyear Self-Service Portal to enroll in your 2024 benefits.• Enroll by logging on to selfservice.goodyear.com.• Remember! The Self-Service Portal is your year-round home for all things benefits. Log on any time—24/7/365—from any device with Internet access.



HELPFUL ENROLLMENT REMINDERS

Are you ready to enroll for 2024? Here are a few things to keep in mind before you make your choices:

1. If You Do Not Enroll:

- Your current medical and dental elections will roll over to 2024.
- You will not be able to make any benefit changes during the year without a qualified change in status (e.g., having a baby or getting married).



SOME THINGS THAT CANNOT BE CHANGED IF YOU DO NOT ENROLL

You will not be able to add NEW eligible dependents to your coverage even with a qualifying change in status, unless you complete 2024 enrollment. In other words, the dependents listed on your record (whether enrolled in coverage or not) will remain eligible, but you will not be able to add additional dependents.

2. Who Can You Cover?

You can cover yourself and your eligible dependents under the Goodyear health and benefit plans. An eligible dependent is:

- A husband or wife;
- A child under the age of 19, or under the age of 27 if a full-time student who lives with and depends on you for support; and/or
- A child over the age of 25 who is currently claimed as your dependent for federal income tax purposes who became mentally or physically incapable of self-support prior to age 19.

3. Covering a Spouse?

Spouses with access to other employer-sponsored coverage MUST take that other coverage. Goodyear coverage for your spouse will only pay secondary benefits if your spouse has access to medical coverage elsewhere.

YOUR MEDICAL AND PRESCRIPTION DRUG PLAN OPTIONS

We all have unique health and financial needs. That is why Goodyear offers different types of medical plans—so you can select the one that works best for you. Remember, the way your OptumRx prescription drug plan works depends on the type of plan you choose.

Plan designs offered vary by location. Check the Self-Service Portal at selfservice.goodyear.com starting Oct. 16, to learn exactly what benefits, plans and costs apply to you for 2024.



ANNUAL ENROLLMENT FOR 2024 IS OCT. 16–31, 2023.

TOOLS TO HELP YOU STAY IN CONTROL

Goodyear is committed to helping you choose—and use—your health plan. We want you to feel confident you and your family are in the best plan for your needs. That is why we are providing helpful decision-making tools and programs on the Self-Service Portal during enrollment.



HEALTHCARE: ANY TIME, FROM ANYWHERE!

Other supportive programs, like **LiveHealth Online** and the **NurseLine**, allow you to get medical care right when you need it. No appointments, no driving and no waiting at an urgent care center.

LiveHealth Online lets you talk face-to-face with a doctor via your mobile device or computer with a webcam. Download the **LiveHealth Online** app or go to www.livehealthonline.com.

NurseLine is a FREE 24-hour line available to you. Call **1-888-596-9473** to get your health questions answered.

By answering a few simple questions in the **Estimate Your Medical Expenses tool**, you will see which options best match your coverage and financial needs. Find this tool on the Self-Service Portal starting Oct. 16.

You can do side-by-side comparisons of the Goodyear medical plan options available to you by using the **Plan Comparison Tool** located on the Portal during enrollment.

DENTAL COVERAGE

Upon retirement, you may be eligible to participate in the Retiree Dental Plan.

If you opt out of coverage for you and your dependents, you may not be able to elect dental coverage in the future. You will only be able to elect coverage if you originally declined coverage due to having other dental coverage that has since ended. You must notify the Goodyear Associate Service Center within 31 days of losing that other dental coverage.

To learn more about specific dental plan options and monthly contributions, go to the Goodyear Self-Service Portal at selfservice.goodyear.com. You can also visit the Delta Dental website at www.deltadentaloh.com to learn more about your specific coverage options.

HEALTH INSURANCE MARKETPLACE

You may have other health insurance options available to you. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace (also known as Marketplace Healthcare Exchanges). The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally does not accept late enrollees.

For more information about the Marketplace, visit healthcare.gov or call **1-800-318-2596**.

TOTAL HEALTH, TOTAL YOU

Advocacy Program for Associates and Family Members

Total Health, Total You offers multiple benefits, including the Sydney Health™ mobile app to provide information any time you need it, as well as Anthem Health Guides to provide personalized assistance.



Your Anthem Health Guides can:
Locate the right in-network doctors and other healthcare professionals.



Find out if a test or procedure is covered and obtain any needed pre-approvals.



Connect you with condition management programs for things like high blood pressure or diabetes.



Compare costs for a procedure at different hospitals.



Coordinate your care when seeing more than one doctor and educate you on the benefits of in-network coverage.

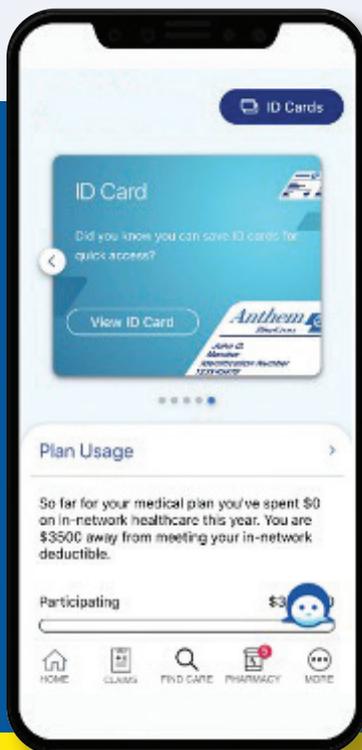


Manage your follow-up and preventive care.



Understand your claims and work to resolve discrepancies.

To use this program, you or your family member **MUST** be enrolled in one of the Goodyear-sponsored Anthem medical plans as of **Jan. 1, 2024**.



SUPPORT IS JUST A CLICK AWAY

Connect to **Total Health, Total You** resources through Anthem's Sydney Health app.*

- Check your medical and pharmacy information any time.
- Find the care you need, learn about costs, and review your claims history.
- Create a personalized health plan.
- Connect to LiveHealth Online for virtual visits.
- Access your digital ID card.
- Chat for quick answers.
- Synch with other fitness apps.

Anthem is a registered trademark of Anthem Insurance Companies, Inc.

*Sydney Health is offered through an arrangement with Caelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan ©2020-2023.

WHO TO CONTACT

You will also find the following links to provider information and websites on the Goodyear Self-Service Portal. Individual user IDs and passwords are required for each site.

RESOURCE	WHAT IS THERE	HOW TO CONTACT
GOODYEAR SELF-SERVICE PORTAL	Personalized medical plan information, pricing and educational resources, health plan comparison charts and the Estimate Your Medical Expenses tool	selfservice.goodyear.com 1-844-449-4772
ANTHEM BCBS	Detailed information about your medical plan	www.anthem.com 1-800-792-7484
DELTA DENTAL	Detailed information about your dental coverage	www.deltadental.com 1-800-521-2651
LIVEHEALTH ONLINE—TELEMEDICINE	Talk face-to-face with a doctor any time, anywhere	www.livehealthonline.com
MEDICARE	Detailed information about Medicare	www.medicare.gov 1-800-633-4227
GROUP UNIVERSAL LIFE (GUL): METLIFE	Detailed information about your life insurance	www.metlife.com/mybenefits 1-888-343-6897
NURSELINE	24-hour line available for you to speak directly with a nurse	1-888-596-9473
OPTUMRX	Detailed information about your prescription drug coverage	www.optumrx.com 1-800-356-3477
ARCHIMEDES	Detailed information about specialty prescription medication	1-888-504-5563 https://archimedesrx.com



