

Post-65 Retiree Benefits

Calendar Year 2023

Office of Human Resources
Benefits Department
November 10, 2022

What we will review today

- Vendors in attendance
- Benefits overview
 - What to expect in 2023
 - When plan changes are allowed and what plan to choose
 - Old plan
- Vendor presentations
- Next Steps: Open Enrollment
 - General reminders
 - Resources and contact information
- Questions and answers

Vendors in attendance

- **Benefit Management Services (BMS)** – Tammy Keenan and Terri Thompson
- **Davis Vision by MetLife** – Bill Thomas
- **Highmark** – Tyler Quinn
- **United Concordia** – Megan Roesing
- **University of Pittsburgh Benefits Department** – Tammy Weaver and Meghan Tintera
- **University of Pittsburgh Philanthropic and Alumni Engagement** – Jim Sismour
- **United Way** – Adam Baron
- **UPMC Health Plan** – Patsy Maxim

What to expect in 2023

Benefits overview

- Defined Dollar Benefit (DDB) credits remain the same at **\$401 per month**
- **Medical plans:** No increase in medical premiums; plan designs and copays remain the same
 - Slight enhancement to the hearing aid benefit
- **Dental plan:** No increase in premium cost or plan design
- **Vision plan:** No increase in premium cost or plan design
 - Davis Vision has transitioned to Davis Vision by MetLife
 - New group number; same plan design; new cards will be sent out in late December
- Prescription drug copayments remain the same

Making changes and selecting a plan

Benefits overview

- **Post-65 Retiree Open Enrollment occurs November 7 through December 2, 2022**
 - During the year, you may be able to make changes to your benefits if you experience a **qualified status change** (i.e., change in permanent residency, adding a spouse/partner due to a loss of employer coverage, or removing a spouse/partner due to divorce or death):
 - ***Note:** Enrollment changes must be made within 60 days of the qualified status change with Benefit Management Services*
- **The plan that you select should be based on your personal circumstances!**
 - If you live outside of western PA, an HMO may **not** be the best option for you
 - If you have more than one primary residence, you may want to consider a PPO or Medicare Supplement plan (Signature 65 or National Complementary Plan)
 - You are encouraged to check the available network of doctors and facilities before deciding on a plan; you can review all the plans in more detail online at www.hr.pitt.edu/retirees

For retirees in the “Old Plan”

Benefits overview

- Retirees who retired prior to the DDB program (July 1, 2004)
- Retirees in the Old Plan continue to have responsibility for a cost-share for the UPMC National Complementary plan and the Highmark Signature 65 plan
 - There would be a cost-savings if the retiree switches to the DDB plan during Open Enrollment
 - There is no difference in these plans when you switch
- Currently 716 showing in the Old Plan
 - 136 are actually “enrolled” in and still paying part of the monthly cost share
- To switch from the Old Plan to the DDB plan, select DDB program on your Open Enrollment election form or contact BMS for assistance

Medical plan premiums in 2023

Benefits overview

University Sponsored Retiree Medical Plan	Total Premium for each person covered	DDB Plan*			“Old Plan”	
		University-Provided DDB Credit	Retiree Responsibility	Unused Balance/Accrual	University Contribution	Retiree Responsibility
UPMC <i>for Life</i> HMO	\$241.00	\$401.00	\$0.00	\$160.00	\$241.00	\$0.00
UPMC <i>for Life</i> PPO (Standard)	\$297.00	\$401.00	\$0.00	\$104.00	\$297.00	\$0.00
UPMC <i>for Life</i> PPO (Basic)	\$254.00	\$401.00	\$0.00	\$147.00	\$254.00	\$0.00
UPMC Health Plan National Complementary Plan	\$360.00	\$401.00	\$0.00	\$41.00	\$234.00	\$126.00
Highmark Freedom Blue PPO (Standard)	\$289.00	\$401.00	\$0.00	\$112.00	\$289.00	\$0.00
Highmark Freedom Blue PPO (Basic)	\$228.00	\$401.00	\$0.00	\$173.00	\$228.00	\$0.00
Highmark Signature 65	\$376.00	\$401.00	\$0.00	\$25.00	\$244.40	\$131.60

Davis Vision by MetLife

A Widespread Need for Vision Care

75%

75% of Americans need some form of vision correction¹

**TOP
10**

Vision disability is one of the top 10 disabilities among adults aged 18 years and older and one of the most prevalent disabling conditions among children³

150M

More than 150 million Americans use corrective eyewear to compensate for refractive errors²

25+

A routine eye exam can help detect 25 medical conditions like high blood pressure, thyroid conditions, and diabetes³

Same name – different look

- Recently, Davis Vision was acquired by MetLife
- There will be no changes to the network or plan design
- New toll-free phone number and member website:
 - **Phone:** 1-888-777-7418
 - **Member portal:** www.metlife.com/mybenefits

Core Benefits

Eye Care is Preventive Care

Benefit	Frequency Once every -	In-network Copay	In-network Coverage
Eye Examination	Annual	\$0	Covered in full. <i>Includes dilation when professionally indicated.</i>
Spectacle Lenses	Annual	\$0	Clear plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full. (See below for additional lens options and coatings.)
Frame	Annual	\$0	<p>Covered in Full Frames: Any Fashion frame from Davis Vision's Collection² (retail value, up to \$100).</p> <p>OR, Frame Allowance: \$80 toward any frame from provider plus 20% off any balance.¹</p> <p>OR, Visionworks Frame Allowance: \$130 allowance plus 20% off any balance to go toward any frame from a Visionworks family of store locations.⁴ No copay required.</p>
Contact Lens Evaluation, Fitting & Follow Up Care	Annual	\$0	<p>Davis Vision Collection Contacts: Covered in full.</p> <p>Standard, Soft Contacts: Covered in full.</p>
Contact Lenses (in lieu of eyeglasses)	Annual	\$0	<p>Covered in Full Contacts: From Davis Vision's Collection², up to: Planned Replacement Two boxes/multi-packs* Disposable Four boxes/multi-packs*</p> <p>OR, Contact Lens Allowance: \$75 allowance plus 15% off any balance to go toward any contacts from provider's supply. No copay required.</p> <p>OR, Visually Required Contacts: Covered in full with prior approval.</p> <p><small>*Number of contact lens boxes may vary based on manufacturer's packaging.</small></p>

Lens Upgrades

Significant savings on optional frames, lens types and coatings!	Member Price
Davis Vision Collection Frames: Fashion Designer Premier	\$0 \$15 \$35
Tinting of Plastic Lenses	\$0
Scratch-Resistant Coating.....	\$0
Premium Scratch-Resistant Coating	\$30
Ultraviolet Coating	\$12
Anti-Reflective Coating: Standard Premium Ultra Ultimate	\$35 \$48 \$60 \$85
Polycarbonate Lenses	\$0 ³ -\$30
High-Index Lenses 1.67 1.74	\$55 \$120
Progressive Lenses: Standard Premium Ultra Ultimate	\$50 \$90 \$140 \$175
Polarized Lenses	\$75
Photosensitive Lenses: Plastic Glass.....	\$65 \$20
Digital Single Vision Lenses	\$30
Scratch Protection Plan: Single Vision Multifocal Lenses	\$20 \$40
Blended Lenses.....	\$20
Trivex Lenses	\$50
Blue Light Filtering.....	\$15
Additional Savings!	
Retinal Imaging.....	\$39

Highmark

Medicare Star Ratings

Every company receives between **one and five stars** to show **how well their plan performs**.

Stars are given based on how well the plan helps members stay healthy, manage chronic conditions, the members' ratings of the plan, complaints and changes in the health plan's performance, and overall customer service.

Freedom Blue PPO: ★ ★ ★ ★ ★

Part B at Retail

Purpose

- Allow Medicare members access to Part B drugs and supplies at a retail pharmacies (point of sale/POS)
- Contracted pharmacies will now offer:
 - Vaccines
 - Diabetic test strips and testing supplies
 - Part B drugs
 - Nebulizer solutions
 - Immunosuppressants/transplant drugs

Why is this important?

- Current state:
 - Vaccines are extremely limited among medical providers and readily available at pharmacies
 - Access to diabetic testing strips/testing supplies must be filled by credentialed medical suppliers
 - Customer service fields high volumes of member calls who cannot obtain nebulizers and insulin (for pumps)
- Part B at POS encompasses a National Medicare Network
 - Broadens member access
 - Improves member experience
 - Strengthens Coordination of Care (coding clinical management at POS rather than in Highmark's medical system)

SilverSneakers

SilverSneakers is more than a fitness program. It's an opportunity to improve your health, gain confidence, and connect with your community. Plus, it's included with select Medicare plans at **no additional cost**.

With SilverSneakers, you're free to move in the ways that work for you.

At home, in participating locations, and in your community:

- 24/7 on-demand fitness classes; live workshops and classes, adjustable workout plans
- Thousands of participating locations with various amenities
- Group activities and classes; events with shared meals, holiday celebrations, and more

You may already have SilverSneakers. If your health plan offers it, you just need your member ID to get started.

- **Visit:** www.silversneakers.com/starthere
- **Call:** 1-888-423-4632

Highmark is here to help!

Prospective members:

- With questions about the plan offerings, please contact us at **1-866-456-7739**
- Please provide the applicable reference code:
 - Freedom Blue PPO Basic: **23FB178452**
 - Freedom Blue PPO Standard: **23FB178453**
 - Signature 65 with Blue Rx: **23BRX197360**

Current members:

- With questions, please contact customer service using the phone number on the back of your ID card: **1-800-550-8722**

United Concordia Dental

2023 Retiree Dental Plan

Benefit Highlights:

- Class I Services: Excluded from \$750 Annual Program Maximum
- Class II Periodontal Maintenance Cleanings: 70% coinsurance
- Class III Non-surgical Periodontics: 40% coinsurance

Periodontal Services treat gum disease

Discounts for Non-Covered Services:



Dental Benefits Summary for University of Pittsburgh Retirees		
Effective January 1, 2023		
Network: Advantage Plus		
Benefit Category ¹		
	In-Network	Non-Network
Class I – Diagnostic/Preventive Services*		
Routine Preventive Exams & Cleanings	100% ²	100% ²
Bitewing X-rays		
Sealants & Fluoride Treatments		
Class II – Basic Services		
Periodontal Maintenance Cleanings	70% ²	70% ²
All Other X-rays		
Basic Restorative (Fillings)		
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges, and Dentures		
Palliative (Emergency) Treatment		
Class III – Major Services		
Non-surgical Periodontics	40% ²	40% ²
Endodontics	Member pays reduced discounted fee ³ 	Not Covered
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Orthodontics (Adults and Dependents)		
Diagnostic, Active, Retention Treatment	Member pays reduced discounted fee ³	Not Covered
Included Plan Features		
The College Tuition Benefit® – College Savings Program ⁴	<ul style="list-style-type: none"> • Earn Tuition Rewards® points redeemable for tuition discounts • Receive 2,000 at signup, then 2,000 points/year • Each child enrolled receives a one-time bonus of 500 Tuition Rewards points • One Tuition Rewards point = \$1 reduction in full tuition • Use Tuition Rewards points at participating private colleges and universities 	
Maximums & Deductibles (cumulative of network and non-network)		
Annual Program Deductible (per person/per family and January - December)	\$25/\$75 Applies to Class I & Class II Services	
Annual Program Maximum (per person and January-December)	\$750 *Class I Services DO NOT Apply Applies to Class I & Class II Services	

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

Discounts for Non-Covered Services

You can save money. United Concordia PPO members have access to networks that offer discounts for all services—covered or not.¹

This means you can:

- Receive non-covered services at a discount²
- Save on services above your annual maximum

How? Just visit a network dentist who has agreed to accept our allowances for all services—most of our network dentists have already done so!

To search for a dentist, use the **Find a Dentist** tool on **UnitedConcordia.com**. Just select your network and search preferences, and then look for dentists marked by the green **\$ave!** box.



Don't know your network? Sign in to **MyDentalBenefits** for network information, claim status, procedure history, printable ID cards, and more.

Contact United Concordia



Online:

- United Concordia website: www.unitedconcordia.com
- **MyDentalBenefits**: www.unitedconcordia.com/getMDB
- Find a Dentist Tool: www.unitedconcordia.com/FindADentist
- Chat live with customer service while using your **MyDentalBenefits** account



Telephone:

- Toll-Free Phone Number: 1-877-215-5361
- Hours: Monday through Friday, 8 a.m. to 6 p.m.



Download the United Concordia mobile app from the Apple App Store or Google Play Store.

- Access digital ID cards
- Check plan details
- Search for a nearby dentist
- Track claims
- Find reliable information about oral health conditions and care

UPMC Health Plan

Amplifon, discounted hearing program

Pitt retirees have access to Amplifon's discounted hearing program.

- Amplifon's discounted hearing program allows members to obtain hearing aid(s) at a discounted price of \$690-\$1,890 per aid (depending on model)
 - Eligible to receive hearing aids once every year.
- In addition to the hearing discount through Amplifon, Pitt retirees will receive a dollar allowance (every three years) that can be used to help offset the cost of their hearing aids.
 - The allowance varies from \$500-\$1,000 every three years, depending on the plan in which the retiree is enrolled.
- Members **MUST** use Amplifon to receive the discounted price on the hearing aids—they cannot go out-of-network.

Get care from home or on the go



UPMC AnywhereCare

Convenient access to care for common medical conditions through an online virtual visit. You can also meet with a licensed pharmacist to ask questions or get information about your prescription drugs.



Travel Concierge Program

Have peace of mind when you travel. HMO members **pay the same cost sharing** as they would at home for covered routine medical services while traveling in Arizona, Florida, Georgia, North Carolina, South Carolina, and Tennessee.



UPMC MyHealth 24/7 Nurse Line

Get support and advice over the phone for a wide range of health issues at **no cost to you**. Speak to knowledgeable registered nurses who can help determine what care you need to treat an injury or illness.



Assist America

Get help **24/7 when you travel** more than 100 miles away from home or to another country. This program connects you to doctors, hospitals, pharmacies, and other services all over the world so you're never without access to care. This benefit is included with your membership at no additional cost.

Support to help you live independently



Home safety products

Most of our plans allow you to choose up to three home safety products per year at **no cost**. Choose from products such as a raised toilet seat, a shower chair, a transfer tub bench, a handheld showerhead, a nonslip bathmat, a plug-in light, and a clamp-on tub rail.



Home safety visit

Take advantage of one **FREE** in-home safety assessment per year with a licensed health care professional. You'll get tips and advice to help you live independently and feel safer at home.



Tools for caregivers

You, your family members, and friends who are caregivers can learn ways to reduce feelings of loss, loneliness, or stress at **no cost**. Get resources to communicate effectively, make tough decisions, set goals, and solve problems.

Coverage for your whole health



Health coaches

Health coaches can help you customize a plan to lose weight, become more active, or better manage a health condition like diabetes, asthma, or high blood pressure.



Personal care managers

These trained professionals can help you understand your doctor's instructions after a visit, outline your next steps after a diagnosis, and help coordinate your future care.



Personal counseling

Receive six sessions per concern per year with a trained and licensed counselor at **no cost to you**. You can speak with a counselor over the phone or see a counselor virtually through UPMC AnywhereCare.



RxWell

You can use the RxWell app for **FREE** to address anxiety, stress, depression, weight management, healthy eating, physical activity, and quitting using tobacco. You'll get a personalized plan, set up goals, and work with a live health coach to get help along the way.

We're here for you



Health Care Concierge

- Our award-winning team is dedicated to providing you with answers, personal support, and the very best customer service experience.
- For the second year in a row, UPMC Health Plan was a GRAND STEVIE winner for overall best Sales and Customer Service at the 16th annual Stevie Awards in 2022!



Resources *for Life*

- We can help you solve life's problems big or small!
- Get connected to resources for legal counseling, financial counseling, personal counseling, and personal caregiver support.
- We can even recommend services such as pet sitting, volunteering, handypersons, transportation, health and wellness activities, and much more.

Coverage at your fingertips



MyHealth OnLine

This secure member website is your one-stop destination for **health care tools**. With *MyHealth OnLine* you can view your plan benefits, live chat with a Health Care Concierge or health coach, pay your monthly premium bill, view claims, and much more.



UPMC Health Plan mobile app

Our **FREE** app allows you to search for providers, live chat with a Health Care Concierge, access your member ID card, view claims, and call your doctor, pharmacist, or the UPMC *MyHealth* 24/7 Nurse Line.

Prescription drug tiers

UPMC for Life plans with Part D prescription drug coverage have five levels of drug benefits. These levels are referred to in our prescription drug list (formulary) as drug tiers.

Drug Tier		Description
1	→	Preferred generic
2	→	Generic
3	→	Preferred brand
4	→	Nonpreferred
5	→	Specialty

Make sure your prescription drugs are covered before enrolling in a plan.

Save money with preferred and mail-order pharmacies

- Our network includes thousands of standard and preferred pharmacies. A preferred pharmacy is a pharmacy that gives you our lowest copays for covered prescriptions. Some of our preferred retail pharmacies include Giant Eagle, Rite Aid, Sam's Club, Walgreens, Walmart, and Weis.
- You can fill 90-day prescriptions at our preferred mail-order pharmacy, Express Scripts. Your medications will be delivered directly to your home or any address you specify.

Your prescription drug coverage

You have a \$0 copay for preferred generic prescriptions when filled at preferred pharmacies.

Listed on this slide are the copays for our Part D prescription drug coverage. These copays apply only during the initial coverage state.

	30-day supply		90-day supply			
	Retail		Retail		Mail Order	
Tier	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy
Tier 1 Preferred Generic	\$0 copay	\$15 copay	\$0 copay	\$30 copay	\$0 copay	\$30 copay
Tier 2 Generic	\$10 copay	\$20 copay	\$20 copay	\$40 copay	\$20 copay	\$40 copay
Tier 3 Preferred Brand	\$47 copay	\$47 copay	\$129.50 copay	\$141 copay	\$117.50 copay	\$141 copay
Tier 4 Non-Preferred	\$100 copay	\$100 copay	\$300 copay	\$300 copay	\$300 copay	\$300 copay
Tier 5 Specialty	33% coinsurance	33% coinsurance	Not offered	Not offered	33% coinsurance limited to a 30-day supply	33% coinsurance limited to a 30-day supply

UPMC is happy to help

Call UPMC toll-free at **1-866-517-2806**, seven days a week,
8 a.m. to 8 p.m.

Medicare Advisors are standing by to provide you with the
personal support you need.

United Way

There are many ways to give.

There is **ONLY ONE** United Way.

Only United Way brings together our entire community to create real change in the lives of our most vulnerable neighbors.



When you give to United Way's Impact Fund through your workplace campaign, you help families and individuals with:



MEETING basic needs such as food and shelter



MOVING families and individuals toward financial stability



BUILDING for success in school and life

The Impact Fund also supports United Way's PA 211 Southwest, our 24/7 helpline which, last year, fielded more than a quarter-million requests for assistance.

THE IMPACT WE MADE TOGETHER.



This past year, nearly 700,000 people's lives were changed thanks to donations made to the Impact Fund.

MEETING BASIC NEEDS



421,223*

People in need served through PA 211

41,719

Meals were provided to students and families

1,123

Individuals received emergency shelter

You helped United Way support people in meeting basic needs.

MOVING TOWARD FINANCIAL STABILITY



7,000+

Low-income earners received free tax prep helping them access much-needed funds

1,146

People connected with job training and employment opportunities

328

People with disabilities, including veterans and their families, were connected to essential services

You helped United Way move people toward financial stability.

BUILDING FOR SUCCESS IN SCHOOL & LIFE



98,288

Children accessed resources and programs to pursue academic success

33,173

High-quality books were distributed to children across our region

66

Organizations were able to provide in-person summer youth programming

You helped United Way build success for students in school and life.

Give through your workplace campaign and please specify United Way's Impact Fund.
Find out more at uwsdpa.org

*United Way of Southwestern PA's 211 resource navigators handle call volume for all of Southwestern PA as well as northeast and southeast Pennsylvania. Numbers listed above reflect call volume in SWPA, SEPA and NEPA.



United Way of Southwestern Pennsylvania

Philanthropic and Alumni Engagement

What are planned gifts?

- **Flexible strategies** to meet your charitable **and** financial goals
- For every level of income
- A natural extension of annual financial support of Pitt and other non-profits
- Often, enables a donor to make the largest gift of their life **and** create the greatest impact

If you have named the University of Pittsburgh in your **estate plan**, please let us know so that we can ensure that your gift is used according to your wishes.

Notifying us of your plans will enable us to plan for the use of your future gift.

How can planned giving benefit you?

- Create **life-long income** for you and your loved ones
- **Build your legacy**, often without affecting current circumstances
- **Lower your taxes**
- Make the most of your **assets**

Create peace of mind that your philanthropic priorities will continue for generations to come.

Planned gift strategies include:

Gifts that cost you nothing today:

- Bequests
- Beneficiary designations

Gifts of strategic assets:

- Appreciated assets
- IRA disbursements
- Life insurance
- Donor advised funds

Gifts that pay you back:

- Charitable gift annuities
- Deferred gift annuities
- Charitable remainder trusts
- Charitable lead annuity trust

Gifts that cost you nothing today

- Bequests
- Beneficiary designations of retirement accounts and life insurance

Benefit:

- ✓ No immediate change to donor's circumstances or disposable income



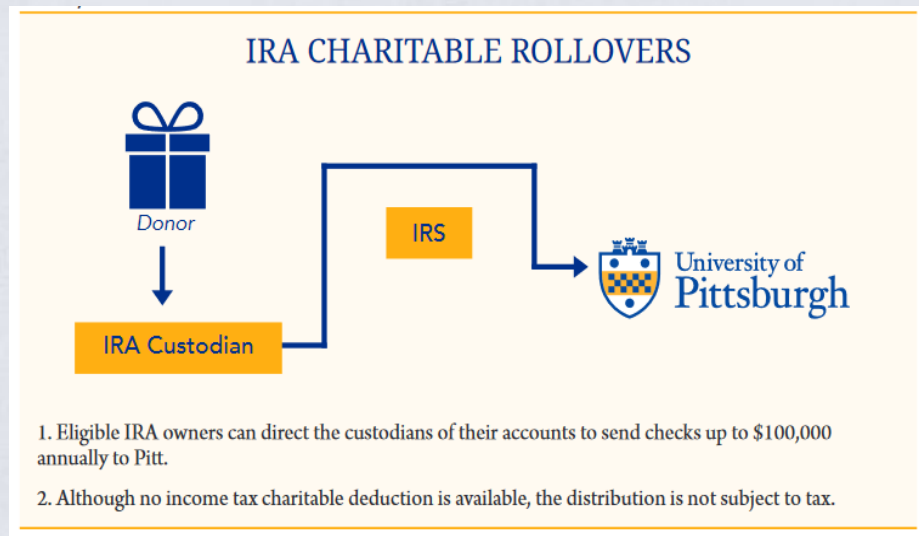
Strategic Asset: Your IRA

Qualified Charitable Distributions (QCD), AKA, Charitable Rollovers

- Ideal for people at least 70.5 years old

Benefits:

- ✓ Simplicity in making the gift
- ✓ No income tax is paid on the distribution
- ✓ Fulfills some, or all, of a donor's minimum distribution (RMD), if applicable



Gifts that pay you back

- **Charitable gift annuities**
 - Immediate
 - Deferred
- **Charitable remainder trusts**



Charitable gift annuities (CGAs)

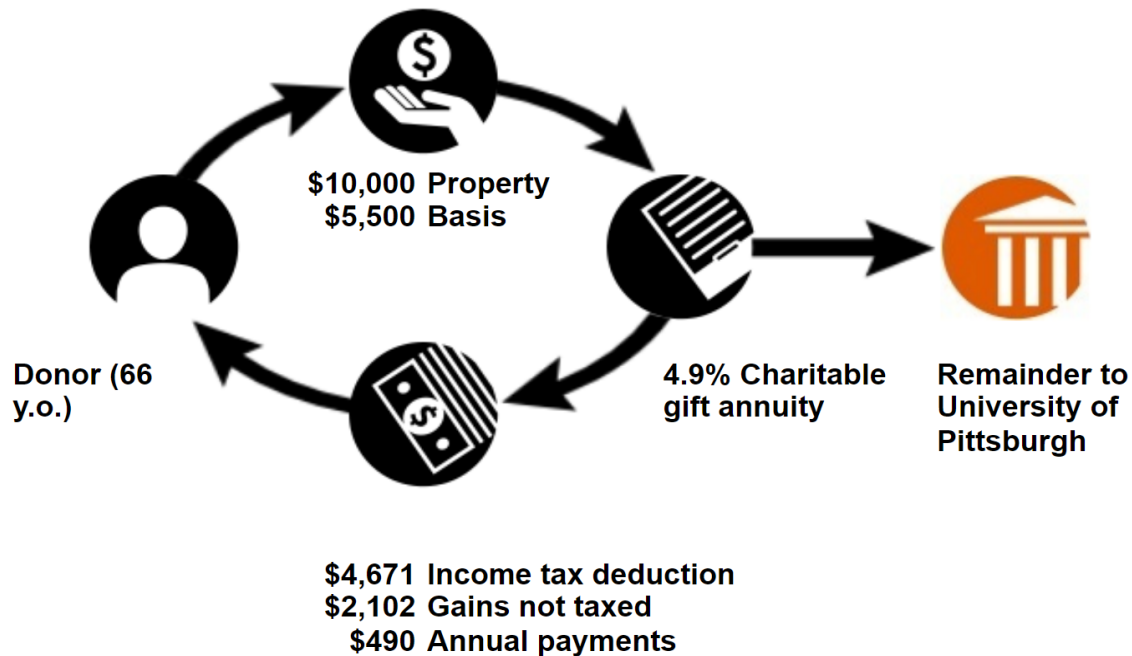
Benefits of Gift Annuities

- ✓ You and/or another beneficiary receives income for life
- ✓ A portion of each annuity payment is tax-free
- ✓ Income tax deduction at time of gift
- ✓ Full faith and credit obligation of Pitt
- ✓ Capital gains tax is reduced
- ✓ Deferred CGAs have the added benefit of providing supplemental retirement income on a tax-favored basis

Compare to market alternatives

Type of Vehicle	Term	Associated Rate (Payout/APY)*
CD – \$1,000 minimum	12 months	1.5% APY
CD - \$1,000 minimum	60 months	2.75% APY
Treasury Bond	10 years	3.69% bond rate
Charitable Gift Annuity	For Life/lives of donor(s)	4.8% - 65 – payout rate
Charitable Gift Annuity	For Life/lives of donor(s)	5.3% - 70 – payout rate
Charitable Gift Annuity	For Life/lives of donor(s)	6.0 % - 75 – payout rate
Charitable Gift Annuity	For Life/lives of donor(s)	7.0 % - 80 – payout rate

Charitable gift annuities



Open enrollment dates & general info

Retiree open enrollment

- **Post-65 Retiree Open Enrollment: November 7 – December 2, 2022**
- **If you are not making any changes to you benefits**, no action is necessary; do not submit the enrollment form
- **If you are changing medical carriers or enrolling in coverage for the first time**, you are required to complete the medical plan application in addition to the enrollment form before **December 31, 2022**
- **Changes must be submitted to BMS** on the enrollment form no later than **December 2, 2022**
- Find the post-65 retiree summary guide and information about medical, dental, and vision plans and more at www.hr.pitt.edu/retirees

Resources: Who to contact

- **Benefit Management Services (BMS)**
 - Phone: 1-888-499-6885
 - Email: BenefitManagementServices@upmc.edu
- **University of Pittsburgh Benefits Department**
 - Submit an inquiry: www.hr.pitt.edu/contact-ohr
 - Phone: 833-852-2210
- **The Hartford**
 - For coverage and beneficiary information: 1-855-396-7655
 - With general questions: 1-855-396-7655
 - For general information, visit www.hr.pitt.edu/life
- **TIAA**
 - Schedule a one-on-one virtual consultation with TIAA by visiting www.tiaa.org/schedulenow-pitt or calling 1-800-732-8353
 - For general questions about retirement savings, call TIAA at 1-800-682-9139
 - Hours: Monday through Friday, 8 a.m. to 10 p.m.

A tall, illuminated building at night, likely a university tower, with a blue laser beam emanating from the top. The building is lit up, and the sky is dark with some clouds. The word "Questions?" is overlaid in large white text.

Questions?

Please respond to a brief survey regarding this webinar and your retiree benefits after the webinar ends.

The survey will automatically display after you exit the webinar or when the webinar is closed by the host.