



Dear Retiree,

We wish you the best for a long and happy retirement! The purpose of this notice is to help you understand and enroll for benefits available to you after you retire. Please read through all the materials.

IMPORTANT:

If you do not enroll in the retiree benefits now, you will not be able to enroll at a later date. You have 31 days from your retirement date to return your retiree enrollment election forms. If you do not complete and return your forms, you will forfeit your right to retiree coverage.

If you wish to enroll in the Pre-65 Medical plan you should complete and return the worksheet included in this package. You may also explore the 2025 plans available to Pre-65 retirees through the public exchange which may include more affordable options.

This packet includes:

- **An Enrollment Worksheet and Rate Sheet** that provides monthly contribution costs for your retiree medical, dental, and life coverage options and instructions on how to enroll.
- **Group Life Insurance Beneficiary Designation Form** that you need to complete for your company provided basic retiree life insurance and if you are enrolling in retiree supplemental life.
- **The “Are Your Ready to Retire” document, which provides information on starting your pension and requesting a distribution on your 401(k), if applicable.**

Covering Your Dependents— Your Pre-65 or non-Medicare eligible dependents can continue coverage under the Genesis Alkali Retiree Medical Plan until you (the employee) reach age 65 or until they no longer meet the eligibility requirements (whichever is earlier).

COBRA Continuation Coverage—Shortly after your retirement date, you will receive a COBRA packet by mail. We are required to offer you the option of continuing your medical, dental and vision coverage under COBRA even though COBRA coverage is the same as Retiree medical and dental. It’s important to note that:

- You may only want to elect COBRA for vision coverage since it’s not offered as part of your retiree health package.
- COBRA coverage lasts only for 18 months (or 36 months in some cases) while Genesis Alkali retiree medical and dental continues until age 65.
- If you elect to continue retiree medical and/or dental coverage under COBRA, you cannot be covered under the Genesis Alkali retiree medical and/or dental plan.

The Company reserves the right to amend or terminate the retiree health plan at any time.