

Turning 65



& Aging out of MPC's Pre-65 Retiree Medical Benefits

Frequently Asked Questions:

Q1: If I am a single member enrolled (MPC retiree, spouse, surviving spouse), turning 65, do I need to do anything regarding my MPC Pre-65 Retiree Medical Benefits?

No. Your Retiree Medical Benefits will be automatically terminated at the end of month prior to your birthday/Medicare month, unless your birthday is the 1st of the month then your Medicare month is the month prior. Once coverage has been terminated, this information is sent to Inspira Financial, who will terminate billing for your premiums.

Q2: If I am an MPC Retiree, turning 65, how do I keep my spouse enrolled?

Your coverage will be terminated automatically at the end of the month prior to your birthday/Medicare month, unless your birthday is the 1st of the month then your Medicare month is the month prior. If you have a spouse that needs to continue coverage, he/she may stay enrolled in the Retiree Health Plan, but coverage in dental and vision will terminate.

To keep your spouse covered under the Retiree Health Plan, you do not need to do anything other than wait for a new invoice from Inspira Financial (these are generally received in the mail on/around mid-month of your 65th birthday month). We will automatically set your spouse (and any eligible dependent children will also be included) up on his/her own record in Workday, as well as Inspira Financial. You will receive an email from us with new Workday login information for your spouse. If you were enrolled in Auto Pay and we are now setting your spouse up on his/her own record due to you aging out, your spouse will need to create his/her own username/password at Inspira Financial and turn on Auto Pay under the new account. (The new invoice will provide instructions for making payments/enrolling in Auto Pay). Your previous Inspira Financial account will have been shut down at Inspira Financial.

He/She will also be mailed a new insurance card that will contain new member ID information. For any medical/prescription services rendered from the beginning of your

birthday month forward, this new member ID should be used. Should your spouse need the ID information for an appointment prior to receiving the new ID card, please contact the MPC Benefits Service Center at 1-888-421-2199, opt 1, then opt 3.

Q3: If I am a Retiree, turning 65, how do I keep my child enrolled?

If you also have a spouse, you are keeping enrolled in Retiree Health coverage, your children will be set up under your spouse. (See answer to question 2).

Your coverage will be terminated automatically at the end of the month prior to your birthday/Medicare month, unless your birthday is the 1st of the month then your Medicare month is the month prior. If you have a child(ren) that needs to continue coverage, the child(ren) may stay enrolled in the Health Plan, but coverage in dental and vision will terminate.

If you do not have a spouse you need to keep enrolled, but rather just a child(ren), to keep your child(ren) covered under the Health Plan, you do not need to do anything other than wait for a new invoice from Inspira Financial (these are generally received in the mail on/around the mid-month of your 65th birthday month). We will automatically set your child(ren) up on a new record in Workday as well as Inspira Financial (if keeping multiple children enrolled, the account will be under your youngest child). You will receive an email from us with new Workday login information for your child. Your child(ren) will also be mailed a new insurance card(s) that will contain new member ID information. If you were enrolled in Auto Pay and we are now setting your child(ren) up on a new record due to you aging out, your child will need to create their own username/password at Inspira Financial and turn on Auto Pay under the new account. (The new invoice will provide instructions for making payments/enrolling in Auto Pay). Your previous Inspira Financial account will have been shut down at Inspira Financial.

For any medical/prescription services rendered from the beginning of your birthday month forward, this new member ID should be used. Should your child(ren) need the ID information for an appointment prior to receiving the new ID card, please contact the MPC Benefits Service Center at 1-888-421-2199, opt 1, then opt 3.

Q4: If I am enrolled in Auto Pay, do I need to do anything?

If you are a single member enrollee, see **question 1**. If you are an MPC Retiree who will have a spouse member staying enrolled once you age out, **see question 2**.

Q5: If I am an MPC Retiree under 65, but my spouse is turning 65/aging out of MPC benefits, will the cost reduce?

Yes. We will automatically adjust the cost down to the appropriate rate. This will be updated and sent to Inspira Financial. *Please note that due to timing of systems, it is possible you will receive an invoice from Inspira Financial for the old cost, but once the update has been received by Inspira Financial, a new invoice and be sent to your home address. If you are enrolled in Auto Pay and the old rate is deducted (for the cost of both of you) due to this timing issue, the additional payment will be applied to the following month's premiums.

Q6: Does MPC have any Medicare Supplement Plans or coverages available past the age of 65?

No. If you need help choosing a Medicare Supplement Plan or are unsure of who to contact regarding a supplemental plan, MPC has partnered with Via Benefits, one of the largest independent health care plan coordinators in the U.S., to offer post-65 health coverage. They can be reached at 1-855-535-7152 or by visiting: www.my.viabenefits.com/marathonpetroleum .

Q7: Is there a way to extend my Pre-65 Retiree Medical Benefits past the age of 65?

No. All coverages will end the last day of the month leading up to your 65th birthday month/Medicare effective month.

Ex: Medicare Effective 6.1.23, MPC Coverage ends 5.31.23.

Q8: If I received an invoice from Inspira Financial charging me for benefits next month, even though I am aging out, what do I do?

Due to timing of system processes, it is possible you will receive an invoice from Inspira Financial for the old cost, but once the update has been sent to Inspira Financial, the premium will update accordingly.

See **question 4**, for information regarding receiving an incorrect invoice when the cost should reduce, due to a spouse aging out, but you the Retiree are remaining in coverage.

Q9: Does the deductible start over when I turn 65 and my spouse/dependents are set up on their own record?

No. Any claims incurred during the current year for the spouse and/or dependent(s) will automatically transfer over to the spouse's/dependent's new record.