

## 2020 VALERO RETIREE PROGRAM UPDATE



### FOR MEDICARE MEMBERS

1. United American Insurance Company will continue to insure the Medical portion of your benefits in 2020. There will be no changes to the design of the medical plan (except those mandated by CMS every year).
  - a. The Centers for Medicare and Medicaid Services (CMS) “Traditional Medicare” changes are usually announced in November.
  - b. The “Medicare and You” Guide is usually sent from CMS to you in November.
2. Express Scripts Medicare will continue to insure the Rx portion of your benefits in 2020.
3. Medicare eligible participants will now be offered an additional medical plan option, a Medicare Advantage with Prescription Drug (MAPD) Plan offered through UnitedHealthcare (UHC).
4. Legal Insurance option with ARAG will now be offered to all retiree health care plan participants. The ARAG Legal option offers a wide range of coverage and services.
5. UnitedHealthcare (UHC) will continue to administer the Dental plan in 2020.
6. VSP will continue to administer the Vision Plan in 2020.
7. AmWINS will be mailing your updated 2019 plan costs in September 2019.
8. AmWINS will offer an Online Enrollment Tool for retirees to use if they want to view their plan costs or make changes to their plans. Website will be open 10/15 – 11/15.
9. **Retiree Health Care Benefits Information Meetings** - Valero, AmWINS and UHC will be conducting in person information meetings in Texas and teleconference meetings in the coming weeks to review the new benefit options available for 2020 and to provide an overview of the current options.

AmWINS is available to answer any questions you may have regarding your benefit program. Call us at (877) 422-4170 Monday through Friday, 7:00 a.m. to 7:00 p.m. CST.



c/o AmWINS Group, Inc.  
50 Whitecap Dr.  
North Kingstown, RI 02852

Retiree Address Area

9 x12 Full Windowed Envelope

# Valero 2020

HEALTH CARE BENEFITS FOR MEDICARE ELIGIBLE RETIREES



# 2020 Valero Retiree Health Care Benefits Information

Please read the entire contents of this packet carefully.

The information contained in this packet includes:	Page #:
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## Questions or Comments?

Call the AmWINS Group Benefits Customer Care Center (AmWINS) for Valero Retirees  
(877) 422-4170

*Eligibility and benefits are governed by the terms of the Valero Energy Corporation Retiree Benefits Plan and/or the applicable insurance contracts/policies as the case may be. Valero reserves the right to amend or modify the retiree benefits plan, in whole or in part, from time to time.*

## **YOUR 2020 RETIREE HEALTH CARE BENEFITS ANNOUNCEMENTS**

The 2020 Open Enrollment period is fast approaching! This year's Retiree Open Enrollment period begins on Tuesday, October 15, 2019, and continues through Friday, November 15, 2019. We encourage you to fully review this and all related retiree health care benefit enrollment information provided to ensure that you select the benefit options that will best meet the health care needs for you and your family. Please reach out to AmWINS with any questions you have concerning available benefit options or the enrollment process.

The following are a few important announcements regarding the 2020 Valero retiree health care benefits.

### **New Benefit Options Available for 2020**

- Medicare-eligible participants will now be offered an additional medical benefit option, a Medicare Advantage with Prescription Drug (Medicare Advantage Plan or MAPD) Plan offered through UnitedHealthcare (UHC). More information regarding this new benefit option is available on pages 3-4 of this packet.
- Legal Insurance option with ARAG will now be offered to all retiree health care plan participants. The ARAG Legal option offers a wide range of coverage and services. Please refer to page 5 of this packet for more information.

Your current health care benefit options (medical with prescription drug coverage, dental and vision) will continue to be offered. Your medical coverage will be updated to include any plan changes mandated by Medicare. Medicare plan changes are typically applicable to deductible amounts and covered drugs under the Part D Prescription Drug Plan. For more details, refer to the "Medicare and You" guide provided by Medicare and the Part D "Annual Notice of Change" provided by Express Scripts Medicare Rx that will be mailed to you in the coming months.

### **Medicare Retiree Information Meetings**

Valero, AmWINS and UHC will be conducting in-person information meetings in Texas and teleconference meetings in the coming weeks to review the new benefit options available for 2020 and to provide an overview of the current options available to you and your family. Please refer to page 6 of this packet for details regarding the in-person and teleconference meetings.

### **Making Your Benefit Elections for 2020**

Because there are new benefit options for 2020, Valero is requesting that all retiree health care plan participants **actively enroll** in the retiree care health benefits for 2020 either online through the Valero Retiree Health Care website (website) at [www.valero.amwins.com](http://www.valero.amwins.com) or by contacting AmWINS via telephone. Please refer to enrollment instructions on page 8 of this packet.

## **NEW BENEFIT OPTION – UHC Medicare Advantage with Prescription Drug Plan**

### **Introducing the UHC® Group Medicare Advantage (PPO) plan.**

In addition to the current benefit options, Valero is offering a new Medicare Advantage with Prescription Drug Plan to all Medicare-eligible participants through UHC effective January 1, 2020. This is a custom Medicare Advantage Plan designed exclusively for Medicare-eligible Valero retirees and dependents. This Plan is considered a group health plan and should not be confused with the individual UHC Medicare Advantage plans that may be available in your area.

Below are some of the benefits, features, and services that will be available to UHC Medicare Advantage Plan participants.

- **UHC® HouseCalls** – An in-home visit designed to complement your doctor’s care. A licensed and knowledgeable health care practitioner will review your health history and current medications, perform a health screening, identify health risks and provide health education.
- **NurseLine** – Health questions can come any time. Registered nurses answer your call 24 hours a day, 7 days a week.
- **Renew Rewards** – Earn rewards for taking an active role in your health and wellness by completing certain health care activities.
- **SilverSneakers®** – Get access to exercise equipment, classes, and more at over 15,000+ fitness locations.
- **Solutions for Caregivers** – Support for you, your family and those you care for.
- **Virtual Visits** – Live video chat with a provider from your computer, tablet or smartphone - any time, day or night.
- **PPO Plan** - The UHC MAPD plan is a Preferred Provider Organization (PPO) plan. You have access to UHC’s national network of providers. You can see any provider (network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded from Medicare. If your provider is not in-network, please call UHC at 1-844-481-8836 to inquire if your provider will accept the plan.

### **Check your mailbox!**

In the coming weeks, UHC will mail you a “Plan Guide”, pre-enrollment guide for the UHC Medicare Advantage Plan. This guide will provide you with comprehensive details on benefits, services, and guidance on how to use the plan if you choose to enroll in this new option.

In the meantime, UHC is available to answer any questions you may have. UHC Customer Service Representatives are available 7 days a week, from 8:00 a.m. – 8:00 p.m., local time, toll-free at (844) 481-8836, TTY 711.

Information will also be available at the Medicare retiree information meetings (in-person and teleconference), and via the website at [www.valero.amwins.com](http://www.valero.amwins.com) or by contacting AmWINS at (877) 422-4170, Monday – Friday, 7:00 a.m. – 7:00 p.m. CST.

## NEW BENEFIT OPTION – UHC Medicare Advantage with Prescription Drug Plan

2020 Valero Health Care Plan Comparison for Medicare Participants THIS CHART COMPARES THE 'KEY FEATURES' OF THE MEDICARE ELIGIBLE PLAN OPTIONS FOR 2020				
PLAN FEATURES	United American BASIC PLAN	United American ENHANCED PLAN	United American PREMIUM PLAN	NEW! UnitedHealthcare MAPD PLAN
PLAN TYPE	Medicare Supplement Plan	Medicare Supplement Plan	Medicare Supplement Plan	Medicare Advantage Plan
ANNUAL DEDUCTIBLE	\$0 for Part A Services \$185 Part B Deductible	\$0 for Part A Services \$185 Part B Deductible	\$0	\$0
COINSURANCE AMOUNT	20% for Part B Services Only	\$0	\$0	\$0
COINSURANCE MAXIMUM OUT-OF-POCKET AMOUNT (OOP)	Single: \$1,000 (incl DED) Office Visit Copayments	\$185 Part B Deductible Office Visit Copayments	\$0	\$0
LIFETIME MAXIMUM BENEFIT	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
NETWORK REQUIREMENTS	ANY MEDICARE PROVIDER	ANY MEDICARE PROVIDER	ANY MEDICARE PROVIDER	IN AND OUT OF NETWORK ANY ACCEPTING MEDICARE PROVIDER
PART A HOSPITAL SERVICES	\$0	\$0	\$0	\$0
PART B MEDICAL SERVICES	20% after Deductible, up to OOP max, then \$0	\$0 after Part B Deductible	\$0	\$0
PHYSICIAN/URGENT CARE OFFICE VISIT COPAY	\$20	\$20	\$0	\$0
EMERGENCY ROOM COPAY	\$50 (waived if admitted)	\$50 (waived if admitted)	\$0	\$0
PREVENTIVE/WELLNESS SERVICES	\$0 for Medicare Schedule	\$0 for Medicare Schedule	\$0 for Medicare Schedule	\$0 for Medicare Schedule
ANNUAL ROUTINE PHYSICAL EXAM	No	No	No	Yes
ROUTINE EYE EXAM	No	No	No	Yes
HOUSECALLS PROGRAM	No	No	No	Yes
SILVERSNEAKERS FITNESS	No	No	No	Yes
TELEMEDICINE	No	No	No	YES
PREVENTIVE/WELLNESS SERVICES	\$0 for Medicare Schedule	\$0 for Medicare Schedule	\$0 for Medicare Schedule	\$0 for Medicare Schedule
<b>Express Scripts Medicare Rx Prescription Drug Plan</b> These benefits are included with each of the above United American Supplemental Plan Options ANNUAL DEDUCTIBLE: \$50				<b>NEW! United Healthcare MAPD PLAN</b>
<b>Drug Tier</b>	<b>Retail 31-day Supply</b>	<b>Retail 90-day Supply</b>	<b>Home Delivery 90-day Supply</b>	The UHC Prescription Drug Plan matches the Express Scripts Medicare Rx plan's benefits as shown on this chart.  You will see additional information on all UHC benefits in the Plan Guide being mailed to your home.
Tier 1: Generic Drugs	\$7 copayment	\$21 copayment	\$14 copayment	
Tier 2: Preferred Brand Drugs	\$30 copayment	\$90 copayment	\$60 copayment	
Tier 3: Non-Preferred Brand Drugs	\$60 copayment	\$180 copayment	\$120 copayment	
Tier 4: Specialty Tier Drugs	30% coinsurance (max - \$120)	30% coinsurance (max - \$360)	30% coinsurance (max - \$240)	

This is an illustrative summary only. Please reference the official plan documents for complete coverage and benefits.

## **NEW BENEFIT OPTION – ARAG LEGAL INSURANCE**

Valero retirees now have the opportunity to elect coverage under the ARAG legal insurance benefit beginning January 1, 2020.

With ARAG® legal insurance, network attorney fees are **100% paid in full** for a wide variety of covered legal matters.

**What does legal insurance cover?** Count on a broad range of coverage and services, for example:

- Wills and estate planning
- Real estate and home ownership
- Traffic tickets and license suspension
- Disputes with a landlord
- Family law matters
- Small claims court
- Consumer fraud
- Personal property disputes
- Student loan debt
- Bankruptcy
- Tax audit
- Divorce
- Criminal matters
- And more!

To see a full list of coverages available under this plan, visit [www.ARAGlegal.com/myinfo](http://www.ARAGlegal.com/myinfo) and enter access code 11330ret. For any legal matters not covered and not excluded under the plan, enrolled participants are eligible to receive at least 25% off the network attorney's normal rate.

**How legal insurance benefits you:**

- Receive 100% paid-in-full coverage on attorney fees for most covered legal matters when working with a network attorney.
- Access a nationwide network of more than 14,000 attorneys who average 20 years of experience.
- Address covered legal situations with a network attorney for legal help and representation.
- Use DIY Docs® to create any of 350+ legally valid documents, including state-specific templates.

Enrolled participants also have access to additional services, such as Identity Theft Protection, tax services and financial education and counseling.

**Learn more:**

- ✓ Visit [www.ARAGlegal.com/myinfo](http://www.ARAGlegal.com/myinfo) and enter access code 11330ret.
- ✓ Call ARAG Customer Care from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday at (800) 247-4184.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call **(800) 247-4184**.

**MEDICARE RETIREE INFORMATION MEETINGS**

<b>Meeting Date and Time (CST)</b>	<b>Location</b>	<b>Phone</b>
Monday, September 30 <sup>th</sup> 9:00 a.m. to 11:00 a.m.	Holiday Inn Express 1932 S. Dumas Avenue Dumas, TX 79029	(806) 934-2365
Tuesday, October 1 <sup>st</sup> 9:00 a.m. to 11:00 a.m.	Holiday Inn Beaumont-Plaza 3950 I-10 South & Walden Rd Beaumont, TX 77705	(409) 842-5995
Tuesday, October 1 <sup>st</sup> 3:00 p.m. to 5:00 p.m.	Marriott Hobby Airport 9100 Gulf Freeway Houston, TX 77017	(713) 943-7979
Wednesday, October 2 <sup>nd</sup> 2:00 p.m. to 4:00 p.m.	Courtyard Marriott 5133 Flynn Parkway Corpus Christi, TX 78411	(361) 808-8400
Thursday, October 3 <sup>rd</sup> 9:00 a.m. to 11:00 a.m.	DoubleTree San Antonio Airport 37 NE Loop 410 at McCullough San Antonio, TX 78216	(210) 366-2424

**MEDICARE RETIREE TELECONFERENCE CALLS**

<b>Teleconference Date and Time (CST)</b>	<b>Phone #</b>	<b>Access Code</b>
Tuesday, October 8 <sup>th</sup> at 10:00 a.m.	(800) 260-0718	471244
Tuesday, October 8 <sup>th</sup> at 2:00 p.m.	(800) 260-0712	471245
Thursday, October 10 <sup>th</sup> at 10:00 a.m.	(800) 700-7784	471246
Thursday, October 10 <sup>th</sup> at 2:00 p.m.	(800) 260-0702	471247

**If you are unable to attend an in-person information meeting or teleconference meeting, additional resources are listed below:**

- Retiree information is available at [www.valero.amwins.com](http://www.valero.amwins.com).
- Customer Service Representatives at AmWINS are available at (877) 422-4170, Monday – Friday, 7:00 a.m. – 7:00 p.m. CST.
- The benefit providers are available via website or telephone, please refer to the contact list included on page 9 in this packet.



## YOUR 2020 RETIREE HEALTH CARE BENEFITS COSTS

The information below reflects your current retiree health care benefit options and your associated monthly costs for the 2020 plan year. We've also included the new benefit options and associated costs of the UHC Medicare Advantage Plan and the Legal Insurance option for your reference. Enrollment in the UHC Medicare Advantage Plan will replace your enrollment in your current Medicare Supplement Plan.

**As has been the case, to participate in any Valero retiree medical plan, enrollment in Medicare Part A and B is required.**

### 2020 Retiree Health Care Benefit Options

Your Current Retiree Health Care Benefits	Your 2020 Monthly Costs
<Option_1B>	<Option_2>
Dental Coverage (if applicable)	<Option_2B>
Vision Coverage (if applicable)	<Option_3>
<b>Your Total Monthly Costs:</b>	<b>&lt;Option_3B&gt;</b>
<b><i>New Medicare Advantage Plan and Legal Insurance Plan Options</i></b>	
UHC Medicare Advantage (MAPD) Plan	<Option_4>
ARAG Legal Insurance	<b>\$18.28</b>

Please review, complete and submit your 2020 retiree health care benefit enrollment and verify your Automated Clearing House (ACH) banking information online or by contacting AmWINS **no later than Friday, November 15, 2019.** No benefit enrollment changes can be accepted after this date. Please refer to page 8 of this packet for enrollment instructions.

Once you confirm your benefit enrollment for 2020 online or via telephone, your monthly ACH payment will be updated to deduct your 2020 plan costs according to your designated payment schedule.

When you enroll in a Medicare plan through AmWINS, you will be automatically enrolled in the Valero-sponsored Medicare Part D Prescription Drug Plan. If you enroll in a separate Medicare Part D Prescription Drug Plan, you will be disenrolled from the medical and prescription drug coverage sponsored by Valero.

If you have any questions, contact AmWINS at (877) 422-4170, Monday through Friday, 7:00 a.m. to 7:00 p.m. CST.

## HOW TO MAKE YOUR 2020 RETIREE HEALTH CARE BENEFIT ELECTIONS

Your 2020 open enrollment period begins Tuesday, October 15, 2019, and continues through Friday, November 15, 2019. You have the ability to complete your 2020 retiree health care benefit enrollment online or by contacting AmWINS during this time. The following information provides instructions for both options.

### **Online Benefit Enrollment**

To enroll, visit the website at [www.valero.amwins.com](http://www.valero.amwins.com) during the open enrollment period and follow the enrollment instructions below. While retiree health care information is available via the website 24/7, the enrollment tool will only be available during the open enrollment period.

To use the Online Enrollment Tool:

- a. Visit the website: [www.valero.amwins.com](http://www.valero.amwins.com)
- b. Click the **"2020 ENROLLMENT TOOL"** button to launch the secure site,
- c. Enter Your CASE ID **G102**
- d. Enter Your USER ID: **<Option\_1>**
- e. Enter Your Password (case sensitive): **Valero2020**
- f. Enter the security match number shown and you will be in your private, secure site

Once in this secure site, you will be able to review the following:

- a. Personal information we have on file for you
- b. Current retiree health care benefit options and associated monthly costs for 2020, and
- c. New benefit options available to you and associated monthly costs.

Once you have reviewed and made your benefit elections for 2020, click "Confirm" to finalize your enrollment. You should receive a confirmation email from AmWINS detailing your 2020 benefit elections. If you don't receive a confirmation email, please contact AmWINS at (877) 422-4170.

### **Telephonic Benefit Enrollment**

Call AmWINS at (877) 422-4170, Monday – Friday, 7:00 a.m. – 7:00 p.m. CST.

Customer Service Representatives are available to:

- a. Review and compare your benefit options with you
- b. Discuss your plan costs for 2020
- c. Answer any additional retiree health care questions or concerns you may have, and
- d. Assist you with completing your 2020 benefit enrollment.

You can also expect to receive a confirmation email from AmWINS when you complete your benefit enrollment via telephone. If you don't receive a confirmation email, please contact AmWINS at (877) 422-4170.

**IMPORTANT CONTACT INFORMATION**

For questions, please contact AmWINS at (877) 422-4170 or the benefit providers directly at the phone numbers and websites listed below. The 2020 Summaries of Benefits and Coverage (SBCs) will be available on the website at [www.valero.amwins.com](http://www.valero.amwins.com).

Paper copies of relevant plan information are available at no cost by contacting the Valero Health & Welfare Benefits Department at (800) 333-3377 ext. 4000.

<b>PROVIDER</b>	<b>TOLL-FREE NUMBER</b>	<b>WEBSITE</b>
<b>United American Insurance Company (Medicare Supplement Plans)</b>	(800) 730-4648	<a href="http://www.unitedamerican.com">www.unitedamerican.com</a>
<b>UHC Medicare Advantage with Prescription Drug Plan</b>	(844) 481-8836, TTY 711	<a href="http://www.UHCRetiree.com/Valero">www.UHCRetiree.com/Valero</a>
<b>Express Scripts Medicare Rx Drug Program (Medicare Supplement Plans)</b>	(855) 778-1503	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
<b>UHC Dental</b>	(844) 634-1235	<a href="http://www.myuhc.com">www.myuhc.com</a>
<b>VSP Vision</b>	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>ARAG Legal Insurance</b>	(800) 247-4184	<a href="http://www.ARAGlegal.com/myinfo">www.ARAGlegal.com/myinfo</a> Access code 11330ret

**IMPORTANT REMINDERS**

During this time, we encourage you to also review your beneficiary designation information. Updates to your beneficiary information or mailing address can be made at any time by contacting the numbers listed below:

<b>CONTACT</b>	<b>TOLL-FREE NUMBER</b>	<b>TYPE OF CHANGE</b>
<b>AmWINS Group Benefits Customer Care Center</b>	(877) 422-4170	Address Changes
<b>Valero Health &amp; Welfare Benefits Department</b>	(800) 333-3377 ext. 4000	Beneficiary & Address Changes

## QUESTIONS AND ANSWERS

Q1. ***Is Valero automatically enrolling me in the UnitedHealthcare MAPD plan?***

No. The UnitedHealthcare MAPD Plan is a new benefit option available to you. If you desire to enroll in this option, you must make an election during the open enrollment period.

Q2. ***If I don't want to make any changes to my current elections, do I have to do anything?***

Yes, since Valero is offering additional benefit options for your consideration, Valero is requesting that all retirees make an active election this year, even if just to re-confirm your current coverage.

Q3. ***What is the easiest way to make and confirm my elections for 2020?***

There are two convenient ways to enroll:

- 1.) Through the online enrollment tool via the website or,
  - 2.) By contacting the AmWINS Customer Care Center and speaking directly with a representative.
- The website is available 24/7 at your convenience from October 15, 2019 through November 15, 2019. Calling AmWINS to enroll is also easy, but representatives are only available from 7 a.m. to 7 p.m. CST.

Q4. ***Why is Valero making these changes/enhancements?***

Valero is offering a Medicare Advantage Plan through UnitedHealthcare, as an additional benefit option in an effort to provide you with greater choice and flexibility as you evaluate your health care needs. The ARAG legal insurance option is also being offered to provide you with a resource for legal situations you may encounter.

Q5. ***If I elect the Medicare Advantage Plan, can my Medicare-eligible spouse elect the Medicare Supplement Plan?***

No, both Medicare-eligible participants must be enrolled in the same benefit options.