2021 VALERO RETIREE PROGRAM UPDATE

FOR NON-MEDICARE MEMBERS

1. UnitedHealthcare (UHC) will continue to administer the Medical plan in 2021.

Non-Medicare participants enrolled in UnitedHealthcare (UHC) medical coverage can see and talk to a doctor through a Virtual Visit for a \$15 copay, no deductible applied.

- 2. Express Scripts will continue to administer the Prescription plan in 2021.
- 3. UHC will continue to administer the Dental plan in 2021.
- 4. VSP will continue to administer the Vision Plan in 2021.
- 5. AmWINS will be mailing your updated 2021 plan costs in September 2020.
- 6. 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.
- 7. Legal Insurance option with ARAG will be offered to all retiree health care plan participants. The ARAG Legal option offers a wide range of coverage and services.

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 Benefits 50 Whitecap Drive North Kingstown, RI 02852



HEALTH CARE BENEFITS FOR NON-MEDICARE RETIREES





{{Date}}

Dear Valero Retiree Benefits Plan Participant:

The 2021 Open Enrollment period is fast approaching! **This year's Retiree Open Enrollment period begins on Thursday, October 15, 2020 and continues through Sunday, November 15, 2020.** We encourage you to fully review this and all related retiree benefit enrollment information provided to ensure that you select the benefit options that will best meet the needs of you and your family. Please reach out to AmWINS Group Benefits (AmWINS) with any questions you have concerning available benefit options or the enrollment process.

Making Your Benefit Elections for 2021:

Please review the information enclosed in this kit carefully. If you would like to continue with your current benefit elections, no further action is required from you, your elections will rollover automatically. If you would like to enroll in a new benefit option, make changes to your current elections, or update your banking information on file with AmWINS, please refer to the Online Enrollment Tool located on the Valero Retiree Health Care Website at <u>www.valero.amwins.com</u> or contact the AmWINS Customer Care Center at (877) 422-4170. Benefit enrollment elections for the 2021 plan year must be submitted by Sunday, November 15, 2020. Enrollment changes will not be accepted after this date.

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 2021 RETIREE BENEFITS INFORMATION

The information contained in the table below reflects the benefits option(s) in which you are currently enrolled and associated cost for the 2021 plan year.

Current Benefit Elections	2021 Monthly Cost*
<option_1b></option_1b>	<option_2></option_2>
Dental Coverage (if applicable)	<option_2b></option_2b>
Vision Coverage (if applicable)	<option_3></option_3>
ARAG Legal Insurance (if applicable)	<option_3b></option_3b>
Your Total Monthly Cost:	<option_4></option_4>

2021 Retiree Benefit Options

*Commonly referred to as premiums

If you elect to waive any health care benefit option(s) under the Retiree Benefits Plan, your waiver is irrevocable and no further opportunity to enroll in applicable medical, dental and/or vision coverage will be permitted.

You will be offered the opportunity to enroll in the legal insurance benefit at each Open Enrollment, as long as you are enrolled in a health care (medical, dental and/or vision) benefit option(s). The monthly cost of the ARAG Legal Insurance benefit for 2021 is \$18.28.

If you **only** enroll in the legal insurance benefit option, you will be allowed to enroll year over year, but once you disenroll, no further opportunity to enroll will be permitted.

The only method of payment for monthly retiree benefit cost is through Automated Clearance House (ACH). This means that payments must be electronically debited from a designated personal bank account on a monthly basis, according to the withdrawal date you have selected. Please ensure that your ACH information with AmWINS is accurate and up-to-date.

If you have any questions, please contact: AmWINS Customer Care Center (877) 422-4170 Monday – Friday, 7:00 a.m. – 7:00 p.m. CST.

HOW TO MAKE YOUR 2021 RETIREE BENEFIT ELECTIONS

During Open Enrollment, you have the ability to complete your 2021 retiree benefit enrollment online or by telephone. If you would like to continue your current benefit elections for 2021, no further action is required from you, as your elections will rollover automatically.

Online Benefit Enrollment

To update your benefit enrollment for 2021, visit the website at <u>www.valero.amwins.com</u> during the Open Enrollment period and follow the enrollment instructions below. While retiree benefit 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:

- 1. Visit the website: <u>www.valero.amwins.com</u>
- 2. Click the "2021 ENROLLMENT TOOL" button to launch the secure site,
- 3. Enter Your CASE ID G102
- 4. Enter Your USER ID:

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- 5. Enter Your Password (case sensitive): Valero2021
- 6. Enter the security match number shown and you will be in your private, secure site
- 7. Review, update your benefit elections, and click "Confirm" to finalize your enrollment.

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

- a. Personal information we have on file for you,
- b. Retiree health care and legal insurance benefit options, and
- c. Associated monthly and total cost of benefit elections.

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 and related cost with you,
- b. Answer any additional retiree benefit questions or concerns you may have, and
- c. Assist you with completing your 2021 benefit enrollment.

You will receive a confirmation email from AmWINS when you complete your benefit enrollment online or via telephone. If you don't receive a confirmation email, contact AmWINS at (877) 422-4170.

CONTACT INFORMATION

For questions, please contact AmWINS at (877) 422-4170 or the benefit providers directly by utilizing the phone numbers and/or websites listed below. The 2021 Summaries of Benefits and Coverage (SBCs) will be available on the website at <u>www.valero.amwins.com</u>.

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

PROVIDER	TOLL-FREE NUMBER	WEBSITE
UnitedHealthcare Medical (Non-Medicare) and Dental	(844) 634-1235	www.myuhc.com
Express Scripts Prescription Drug Program (Non-Medicare)	(800) 294-5060	www.express-scripts.com
VSP Vision	(800) 877-7195	www.vsp.com
ARAG Legal Insurance	(800) 247-4184	www.ARAGlegal.com/myinfo Access Code: 11330ret

IMPORTANT REMINDERS

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

CONTACT	TOLL-FREE NUMBER	TYPE OF CHANGE
Valero Health & Welfare Benefits Department	(800) 333-3377 ext. 4000	Beneficiary Designation & Address Changes
AmWINS Group Benefits	(877) 422-4170	Address Changes