

FOR INTEL RETIREES



2027 Annual Enrollment

Annual Enrollment is Oct. 19 – Oct. 30, 2026





2027 Annual Enrollment Guide

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Purpose

It's time for you and your family to review your Intel health benefit choices and make your Annual Enrollment decisions for 2027.

This guide includes detailed information on Intel Retiree Medical Plan (IRMP) options for both non-Medicare-eligible Intel retirees and Medicare-eligible Intel retirees. Compare IRMP to the individual market or Medicare to choose the healthcare option that best suits your needs.

Annual Enrollment for 2027 is open from Oct. 19 to Oct. 30, 2026. Benefits elections take effect Jan. 1, 2027.



Section 1

What's changing

Changes effective January 1, 2027

Annual Enrollment is an opportunity to review your health and welfare benefits and choose the coverage that best meets your needs for the coming year. Several updates to retiree medical, vision, and Health Savings Account (HSA) benefits will take effect Jan. 1, 2027.

The following changes apply in 2027:

- **Health Savings Accounts** – IRS contribution limits are increasing. See page 12 for more details.
- **IRMP Anthem High-Deductible Health Plan HDHP (Non-Medicare) & IRMP Anthem Medicare Preferred (Medicare)** – Annual deductibles and out-of-pocket maximums, and monthly premiums are increasing. See pages 4 and 6 for more details.
- **IRMP VSP Vision** – Monthly premiums are increasing. See page 8 for more details.

Section 2

Enrollment information and resources

Your Intel Benefits Center is your one-stop shop for information, call 877-GoMyBen (466-9236) or visit My Health Benefits at www.intel.com/go/myben.

To enroll online:

- Go to www.intel.com/go/myben and click on “My Health Benefits” website then log on by entering your User ID and password.
- Select “Start Here” to begin your enrollment.
- Select the plan option(s) you want to enroll in.
- Review and submit your elections by selecting the “Approve” button.
- Print a copy of your confirmed elections for your records. View your elections at any time by visiting My Health Benefits.

Get answers to your questions

Contact the Intel Health Benefits Center at 877-GoMyBen (466-9236) about:

- Annual Enrollment
- IRMP medical and vision
- SERMA
- COBRA

Resources

Find additional resources on page 15.



If you have not yet registered, follow the instructions below

Step 1: Create your username and password

Visit <https://www.intel.com/go/myben> and click the “Register” button.

First time here?

Register to create your user name and password.

 Register

Step 2: Create your account

Follow the prompts to create your username, password, and security questions.

Info	Create	Confirm	Login
 Info SSN Last 4 * XXXX-XX-XXXX Date of Birth * MM/DD/YYYY ZIP Enter a valid US zip, US zip+4, Canadian, or Foreign postal code. If you do not have a postal code on file, leave blank. Company Key Intel Change Cancel Continue >			
Directions All fields are required. If you don't already have your Company Key, contact your benefits administrator. If you have any questions, you can call the Intel Health Benefits Center at 1-877-GoMyBen (466-9236).			



Section 3

Non-Medicare-eligible retiree

**Are you under age 65 and ineligible for Medicare?
If yes, read this section.**

The IRMP Anthem High-Deductible Health Plan (HDHP) is available to you, your spouse (SP), domestic partner (DP), and/or your eligible dependents who are not Medicare eligible.

What changes in 2027?

- IRMP Anthem HDHP premiums, deductibles, and out-of-pocket maximums are increasing. See the charts on the next page for details.

IRMP Anthem HDHP key features

- Includes in- and out-of-network coverage; the Anthem Provider Network has over 600,000 providers.
- A dedicated concierge team is available at 800-811-2711.
- Pharmacy benefits are administered via Express Scripts.
 - Check prescription coverage and cost at express-scripts.com/inteloe.
- Review provider directory and benefits information www.anthem.com/ca/intelretiree.

Did you know?

Federal premium tax credits may be available for health insurance coverage from the Affordable Care Act (ACA) Health Insurance Marketplace. We encourage you to explore all available options. For more information, visit www.healthcare.gov for your state's health exchange information.

Monthly Premiums – IRMP Anthem HDHP ¹		
You Only, SP/DP Only, Child(ren) ² Only	You+ SP/DP or Child(ren) ² or SP/DP+ Child(ren) ²	You + SP/DP + Child(ren) ²
\$1,630.80	\$3,261.60	\$4,892.40

¹ For a complete description of benefits, refer to the IRMP and SERMA Plan Document and Summary Plan Description (IRMP and SERMA SPD) available on the My Health Benefits website.

² Same price for one child or multiple children.

IRMP Anthem HDHP Summary ³		2026	2027
Annual Deductible (Combined in- and out-of-network deductible)	You only	\$2,050	\$2,250
	You + Child(ren)	\$4,050	\$4,400
	You + SP/DP or Family	\$5,050	\$5,500
Coinsurance	10% in-network; 40% out-of-network		
Prescription Benefit	You are responsible for the actual cost of the drug until the deductible is met. You pay 10% coinsurance for in-network benefits (40% coinsurance if out of network) after the deductible is met. Once you have met the out-of-pocket maximum, 100% of the drug cost is covered. Prescription benefit administered by Express Scripts call 800-899-2713 or visit Express Scripts online at www.express-scripts.com/inteloe		
Out-of-Pocket Maximum ⁴ (Combined in- and out-of-network out-of-pocket maximum)	You only	\$3,050	\$3,300
	You + Child(ren)	\$6,050	\$6,550
	You + SP/DP or Family	\$7,550	\$8,200

³ For more information on the IRMP Anthem HDHP go to www.intel.com/go/myben, review the IRMP and SERMA SPD, or call 877-GoMyBen (466-9236).

⁴ Out-of-network providers can charge you any amount, which may be higher than what in-network providers charge. When an out-of-network provider charges above the plan's maximum allowable amount, you are responsible for the difference. Amounts above the plan's maximum allowable amount do not count toward the plan out-of-pocket maximum.

See if your provider is in-network with Anthem

Visit www.anthem.com/ca/intelretiree and select the appropriate link to learn more about Anthem coverage and to see if your current provider is in the Anthem network.

- To find a doctor in your plan, choose **Search for a Doctor**.
- Enter your search criteria, including the location and type of provider.
- Select a provider to see more information, such as training, specialties, languages spoken, address (including a map), and phone number.

If you don't see your provider in the search results, call the **Anthem concierge team (800-811-2711)** to verify if your provider is in the Anthem network or get help to find a new provider.

Sydney's here to help!

Anthem's Sydney Health app provides easy access to the information you need when you need it, including the status of your claims and details on what's covered under your plan. With Sydney Health you can also:

- Find answers to your benefits questions quickly using the interactive AI-enabled chat feature.
- Search for providers, check symptoms, and engage in a virtual visit.
- View and use digital ID cards for you and your dependents.
- Receive personalized care guidance and proactive recommendations.
- Download the Sydney Health app or text SydHealth to 268436 today and discover new ways to connect with your benefits.
- If you are a current Anthem member, you can log in with your anthem.com account information. If you don't have an account on anthem.com, you can register anytime by visiting anthem.com or the Sydney Health app.

Learn more and find out how to get started with Sydney on www.anthem.com/ca/intelretiree.

Section 4

Medicare-eligible retiree

Are you eligible for Medicare—age 65 and older or disabled? If yes, this section is for you.

You have two Anthem Medicare Preferred (PPO) with Senior Rx Medical and Prescription Drug plan options available to you, your spouse (SP), domestic partner (DP), and/or your dependents who are eligible for Medicare.¹

What changes in 2027?

Monthly premiums for the Anthem Medicare Preferred 25P (PPO) plan and the Anthem Medicare Preferred 15P (PPO) plan are increasing; see the Anthem Medicare Preferred (PPO) comparison chart on next page.

Anthem Medicare Preferred (PPO) options are Medicare Advantage Plans

Anthem Medicare Preferred (PPO) options provide comprehensive health coverage that include benefits beyond regular Medicare. It includes Medicare Part A (hospital benefits), Part B (doctor and outpatient care), and Part D (prescriptions).

¹ For a complete description of Anthem Medicare Preferred (PPO) benefits go to www.anthem.com/ca/intelretiree for the Pre-Enrollment Guide and the IRMP and SERMA SPD.



Anthem Medicare Preferred (PPO) comparison chart

The Anthem Medicare Preferred (PPO) options include many benefits and services that may not be included in a local/regional Medicare Advantage plan. Below is a summary of some of the IRMP Medicare Advantage benefits and services. For a complete description of the Anthem Medicare Preferred (PPO) plans, go to www.anthem.com/ca/intelretiree.

	Anthem Medicare Preferred 25P (PPO) ²	Anthem Medicare Preferred 15P (PPO) ²
Plan Costs		
Monthly Premium	\$453.83 per individual	\$616.53 per individual
Annual Deductible (Combined in- and out-of-network deductible)	\$300 per individual	\$500 per individual
Office Visit Copays (After deductible)	\$25 Primary Care Provider	\$15 Primary Care Provider
	\$40 Specialist	\$30 Specialist
Inpatient	\$500 copay per admission	\$400 copay per admission with a \$1,500 annual inpatient out-of-pocket maximum
Out-of-Pocket Maximum (Combined in- and out-of-network out-of-pocket maximum)	\$6,000 per individual	\$5,000 per individual
Prescription Benefits³		
Annual Deductible (Prescription benefit deductible is not combined with medical deductible)	\$200	\$250
Select Generics	\$0	\$0
Generics	\$15	\$10
Preferred Brands	\$30	\$25
Non-Preferred Brands	\$60	\$50
Specialty	\$200	\$50
Out-of-Pocket Maximum	\$2,400	\$2,400
Other Plan Features		
National Network	✓	✓
Urgent and Emergency Care Outside the US	✓	✓
Routine Transportation (Up to 12 non-emergency trips per year)		✓
Routine Hearing Services	✓	✓
Routine Foot Care	✓	✓
Non-Medicare Covered Chiropractic		✓
Non-Medicare Covered Acupuncture		✓
Healthy Meals Program	✓	✓
SilverSneakers Fitness Program	✓	✓
One ID Card for Medical/Prescriptions	✓	✓
Dedicated Concierge Team – call 800-811-2711	✓	✓

² Medicare must approve all enrollment submissions. Anthem will review your enrollment request and then send to Medicare to confirm eligibility. You will receive an enrollment confirmation letter upon Medicare acceptance. Anthem Medicare Preferred (PPO) plan premium is calculated based on the number of Medicare eligible individuals enrolled.

³ For a complete description of Anthem Medicare Preferred (PPO) benefits go to www.anthem.com/ca/intelretiree for the Pre-Enrollment Guide and the IRMP and SERMA SPD.

Anthem Medicare Preferred (PPO) also includes a wide variety of programs and tools to help you make better health choices in all aspects of your life. These programs include wellness options like SilverSneakers fitness at no additional cost. It also includes access to discounts on weight loss programs, nutritional supplements, and more, including:

The House Calls* program offers a personalized visit in your home or other appropriate healthcare setting that can lead to a treatment plan tailored just for you. The House Calls program is available at no additional cost for members who qualify, based on their health needs.

Healthy Meals – If you are unable to prepare a meal for yourself after being discharged from the hospital, or if you have a body mass index (BMI) of 18.5 or less, or 25 or more, or an A1C level of more than 9.0%, the Healthy Meals Program will provide prepared meals delivered directly to your home. You may receive up to 14 healthy meals per event, up to four events per year at no additional cost to you.

The Compassionate Support program provides access to thoughtful, compassionate support from highly trained specialists. These specialists help improve communication among members, family, and providers to empower members to fulfill their personal wishes in their end-of-life decision-making. The Compassionate Support program is available at no additional cost to members who qualify, based on their health needs.

Anthem Medicare members can use the **Sydney Health app** to get support through a mobile device, computer, or tablet. You can learn more and find out how to get started with the Sydney Health app on www.anthem.com/ca/intelretiree.



Find a provider

Visit www.anthem.com/ca/intelretiree and select the appropriate link to learn more about Anthem coverage and to see if your current provider is in the Anthem network.

- a. Go to **Search for a Doctor**.
- b. Enter your search criteria, including the type of provider and location. You can also narrow your search by choosing **Show More Options** at the bottom of the page.
- c. Select a provider for more information, such as training, specialties, languages spoken, address (including a map), and phone number.
- d. If you don't see your provider in the search results, call the **Anthem concierge team (800-811-2711)** for assistance.

* House Calls program is administered by an independent vendor. It is available to all Intel Medicare Advantage members.



Vision benefits

If you or your spouse (SP)/domestic partner (DP)/dependents are eligible for IRMP, you can enroll in one of the IRMP Vision options provided by Vision Service Plan (VSP). As an Intel Retiree, you may also elect to participate in MetLife Dental and/or MetLife Legal. See below for more details.

What changes in 2027?

IRMP Vision monthly premiums are increasing; see IRMP VSP Vision Benefit Monthly Premium chart below.

IRMP Vision¹

You have two options for vision coverage:

- VSP Basic Vision
- VSP Vision Plus

You can enroll in an IRMP Vision option without having IRMP medical coverage. To locate a VSP doctor, go to www.vsp.com/advantage or call member services at 855-663-2836.

Monthly Premium – IRMP VSP Vision Benefits ¹			
Option	You Only, SP/DP Only, Child(ren) ² Only	You + SP/DP, You + Child(ren) ² , SP/DP + Child(ren) ²	You + SP/DP + Child(ren) ²
VSP Basic Vision	\$7.57	\$15.14	\$22.71
VSP Vision Plus	\$16.14	\$32.28	\$48.42

¹ For a complete description of benefits and eligibility requirements, refer to the IRMP and SERMA SPD available on the My Health Benefits website.

² Same price for one child or multiple children.

IRMP Vision Options		
Benefit Description	VSP Basic (In-Network)	VSP Vision Plus (In-Network)
Exam	Exam every 12 months	Exam every 12 months
Comprehensive Exam	\$0	\$0
Standard Contact Lens Fit	Up to \$55	Up to \$55
Eyewear	Frame every 24 months, lenses every 12 months	Frame and lenses every 12 months
Eyeglass Frames	\$150 allowance \$80 at Costco, Sam's Club, or Walmart	\$200 allowance \$110 at Costco, Sam's Club, or Walmart
Standard Single Vision	\$25 copay	\$10 copay
Standard Bifocal	\$25 copay	\$10 copay
Standard Trifocal	\$25 copay	\$10 copay
Standard Progressive	\$55 copay	\$55 copay
Premium Progressive	\$95–\$105	\$95–\$105
Anti-Reflective Coating	\$40 copay	\$40 copay
Polycarbonate Lens	\$31–\$35 copay	\$10 copay
UV Coating	\$0 copay	\$0 copay
Contact Lenses	Contact lenses every 12 months	Contact lenses every 12 months
Contact Lenses (elective)	\$150 allowance	\$200 allowance
Lasik Surgery	Not Covered	\$2,000 lifetime

IRMP VSP Vision includes out-of-network coverage. Go to www.vsp.com/advantage or call member services at 855-663-2836 for more information.

Voluntary benefits* available to Intel retirees

MetLife Dental*

MetLife offers retirees a voluntary plan that provides access to comprehensive dental coverage. If you're currently enrolled in MetLife Dental, your enrollment will continue unless you opt out. If you're not enrolled and retired within the last three years, MetLife will send you a letter explaining how to enroll. For more information, call MetLife at 866-832-5756.

MetLife Legal*

MetLife Legal plan options help you navigate planned—and unplanned—personal legal matters. With MetLife Legal, you have convenient access to a network of attorneys for your personal legal matters.

MetLife Legal's open enrollment is Oct. 20–Nov. 7, 2026. To enroll or make changes to your current election, visit <https://members.legalplans.com> or contact MetLife at 877-770-4638 prompt 1, Monday–Friday 8:00 a.m.–8:00 p.m. EST.

* This benefit is not an Intel-sponsored benefit or an Employee Retirement Income Security Act (ERISA) benefit plan.

You have two MetLife Legal options:	
Base Plan	Enhanced Plan
\$240 per year covers you, your spouse, and dependents	\$318 per year covers you, your spouse, and dependents
Covered legal services include: ▪ Wills, living wills, power of attorney ▪ Purchase or sale of home ▪ Identity theft defense ▪ Family law or adoption ▪ Divorce (20 hours) ▪ Plus 8 hours of miscellaneous attorney time for non-covered and non-excluded legal matters ▪ And more!	Includes base plan plus legal assistance for: ▪ Tax preparation ▪ Caregiving services ▪ Enhanced plan also includes +Parents—a limited coverage legal plan for parents, parents-in-law, and grandparents (up to 8 people)

Thinking about joining a gym?

Active&Fit Direct* gives you access to over 9,000 participating fitness centers. To learn more about Active&Fit and find a participating gym near you, go to www.intel.com/retiree and click on the Discount Programs link.





Section 7

Sheltered Employee Retirement Medical Account (SERMA)

The Sheltered Employee Retirement Medical Account (SERMA)¹ is a Health Reimbursement Arrangement (HRA) subject to Internal Revenue Service (IRS) rules. If eligible, SERMA is established for you upon retirement from Intel. SERMA may be used to pay for all or part of your insurance premiums for yourself and eligible dependents—even if it's for a plan purchased outside of IRMP, including individual insurance.

Using SERMA to pay for IRMP

If you're enrolled in IRMP medical or vision options, you can use SERMA to offset your monthly IRMP premium until you have fully exhausted SERMA. During 2027 Annual Enrollment, you can elect how much of your IRMP premium (0%-100%) you want paid from your SERMA each month online. To change your payment percentage during the year, visit My Health Benefits or call 1-877-GoMyBen (466-9236).

Your IRMP premium payments will be paid directly from your SERMA. The percentage you elect applies to both you and your enrolled dependents' premiums. If you choose a SERMA contribution other than 100% or if your SERMA has an insufficient balance, you are responsible for paying the remainder of the premium cost.

¹ Visit My Health Benefits at www.intel.com/go/myben to submit a reimbursement request or to set up SERMA auto-pay.

All eligible dependents must be listed as your dependent on the My Health Benefits website in order for a SERMA reimbursement to be processed.² For more information visit My Health Benefits or call 1-877-GoMyBen (466-9236).

Using SERMA to pay for other insurance

SERMA-eligible reimbursements include insurance premium payments for:

- Individual health, dental, and vision insurance
- Other employer retiree group plans³
- COBRA
- Medicare
- Medigap
- TRICARE
- Long-term care insurance premiums

Visit My Health Benefits at www.intel.com/go/myben to submit a reimbursement request or to set up SERMA auto-pay.

² For complete information on SERMA, please see the SERMA chapter in the IRMP and SERMA SPD available on the My Health Benefits website. Reimbursements for a domestic partner (DP) and children of a DP are generally treated as taxable income unless your DP is a tax dependent. Intel will provide you with a 1099 for any reimbursements from SERMA for your DP's (or their children's) eligible expenses.

³ If you're enrolled in IRMP and your spouse (SP)/DP is enrolled in another retiree group health plan, you can use SERMA toward both your IRMP premium and your SP's/DP's employer's non-Intel retiree group insurance premium expense.

Temporarily opting out of SERMA

If you are otherwise eligible for the Affordable Care Act (ACA) subsidies through the Marketplace or Exchange, you must temporarily “Opt-out” of SERMA in order to qualify.

When you “Opt-out,” your SERMA balance is frozen, and you will not be able to use SERMA to pay for Intel or non-Intel sponsored healthcare premiums for you or your dependents while you are opted out. Your “Opt-out” election will remain in place until you “Opt-in” again.

You may temporarily “Opt-out” of SERMA through the following events:

- Within 31 days of your initial retirement.
- During Annual Enrollment, effective for the following year.
- Prospectively during the year for the following month.

There are online tools that help you identify if your income levels qualify for federal premium tax credits. If you want to learn more now, these sites are helpful: <https://www.healthcare.gov> and <https://www.kff.org/affordable-care-act/>.

If you have questions or want to “Opt-out,” please contact the Intel Health Benefits Center by calling 877-GoMyBen (466-9236).

Please review the [IRMP and SERMA Plan Document and Summary Plan Description](#) for a complete description of SERMA eligibility, requirements, and benefits.

SERMA common questions

1. When does my SERMA end? What if I get another job?

Your SERMA is terminated when any of the following occur: you no longer have credits; the account has not been used after 20 consecutive years; or you and your eligible dependents die. There is no impact if you obtain a job with another employer.

2. Can I be enrolled in one of the IRMP medical options, and still use my SERMA to purchase other eligible insurance for myself or my eligible dependents?

Yes, you can enroll in an IRMP medical option and also request SERMA reimbursement for other eligible insurance premium reimbursement such as the MetLife Dental Plan.

3. Can I be reimbursed from SERMA for individual insurance coverage for my spouse or eligible dependent children?

Yes, the cost of eligible insurance premiums is eligible SERMA expenses for you, your SP/DP,⁴ and your eligible dependent children.

4. I am enrolled in my spouse’s employer group health plan. Can I be reimbursed from my SERMA account for the insurance premium?

No, you may not use SERMA for another company’s active employee group health plan.

5. Can I use SERMA for coverage through a Healthcare Sharing Ministry/Group Share Costs/Discount Program?

No, SERMA is a Health Reimbursement Arrangement (HRA) subject to Internal Revenue Service (IRS) rules for reimbursement of “qualified medical expenses.” Expenses like those mentioned above are not considered qualified medical expenses by the IRS. See IRS publication 969 www.irs.gov/pub/irs-pdf/p969.pdf.

6. Can I be reimbursed for a bundled policy, such as health and non-health insurance?

Maybe. If you are enrolled in a policy that provides payments for other than healthcare insurance—such as life insurance or Accidental Death and Dismemberment—the healthcare insurance cost must be separately stated in the insurance contract or statement. If you do not provide a premium break out, your request for SERMA reimbursement will be denied.

7. How do I find out more?

Go to www.intel.com/go/myben and refer to the IRMP and SERMA Plan Document and Summary Plan Description located in the Plan Documents tile. You can also review IRS Publication 969, section on Health Reimbursement Arrangements: www.irs.gov/pub/irs-pdf/p969.pdf.

For information on Domestic Partner (DP) SERMA reimbursement, go to www.intel.com/go/myben and click on the domestic partner tile.

⁴ Reimbursements for a DP and children of a DP are generally treated as taxable income unless your DP is a tax dependent. Intel will provide you with a 1099 for any reimbursements from SERMA for your DP’s (or their children’s) eligible expenses.



Section 8

Health Savings Accounts (HSA)

When enrolling in a High-Deductible Health Plan (HDHP), it's important to maximize your dollars and manage your budget by understanding how to use a Health Savings Account (HSA). The basic concept of an HSA is that of a savings account used specifically for qualified medical expenses,¹ with preferential tax treatment.

What changes in 2027?

Annual HSA Contribution for 2027:

- \$4,500 – Individual
- \$9,000 – Family
- \$1,000 – Age 55+ Catch-up contribution

Using your HSA or opening an HSA

If you are eligible, you can open an HSA with a provider of your choice. For administrative convenience, Intel has collaborated with Fidelity to establish HSAs² for participants of the IRMP HDHP.

HSA common questions:

Q: If I have a Fidelity HSA, and enroll in IRMP HDHP, do I need to do anything?

If you already have a Fidelity HSA and you enroll in IRMP HDHP you may be able to continue contributing to your existing HSA and using it to cover eligible medical expenses. For more details, please consult Fidelity and see [IRS Publication 969](#).

Q: If I enroll in the IRMP HDHP and do not have a Fidelity HSA, how do I open an account?

To open a Fidelity HSA online, follow the steps outlined on My Health Benefits at www.intel.com/go/myben.

Once your account is open, you will receive your HSA debit card in the mail. You can also request additional debit cards for your qualified dependents through the HSA “Paying” tab on Fidelity NetBenefits. Call Fidelity to inquire about your account at 888-401-7377.

HSA and Medicare

If you're enrolled in Medicare Part A or B, you can no longer contribute to your HSA. However, you can withdraw HSA money after you enroll in Medicare to help pay for qualified medical expenses, deductibles, premiums, copayments, and coinsurance.¹ If you use your HSA for qualified medical expenses, distributions are tax-free. Please consult with your tax advisor for more information.

¹ Qualified medical expenses for you and your eligible dependents include insurance premiums for health insurance coverage under COBRA, copays, coinsurance, deductibles, Medicare (but not Medigap) premiums, and long-term care insurance. Consult with Fidelity or your expert advisor and see IRS Publication 969 and 502 <https://www.irs.gov/publications/p969/ar02.html>.

² HSA is not an Intel-sponsored benefit. Eligibility requirements apply, and contribution limits are set by the IRS.



Section 9

Intel Retiree Medical Plan (IRMP) eligibility

Checking eligibility for different IRMP options

Use the information below to guide you in determining which IRMP options you and your family members are eligible for.

- You may enroll your eligible dependents in the IRMP medical or vision options even if you do not enroll.
- If you or your eligible dependents are not Medicare eligible, your option is IRMP Anthem HDHP.
- If you or your eligible dependents are Medicare eligible, your option is Anthem Medicare Preferred (PPO).
- Anthem Medicare Preferred (PPO) requirements:¹
 - You must be enrolled in Medicare Part A and Part B.
 - You must live in the United States.
 - Upon enrollment, you keep paying your Medicare Part B premiums, unless they are paid by Medicaid or through another third party.
 - These plans include Medicare Part D prescription drug coverage. You do not need to enroll in a separate Medicare Part D plan.
- If you are Medicare-eligible and your eligible dependent is not, or vice versa, the Medicare-eligible person can enroll in an IRMP Anthem Medicare Preferred (PPO) option, while the non-Medicare eligible person can enroll in the IRMP Anthem HDHP.
- During Annual Enrollment, Intel waives the requirement to provide proof of continuous healthcare coverage for the previous 18 months if you or your eligible dependents are new enrollees to IRMP.
- If you are a COBRA participant receiving Intel-Paid COBRA premiums, note that Intel-Paid COBRA premiums do not apply to any IRMP medical or vision options. You will not see the option to elect IRMP HDHP or vision options online during 2027 Retiree Annual Enrollment.

If you are enrolled in COBRA, to elect IRMP HDHP or vision options, please contact the Intel Health Benefits Center at 877-466-9236. If you choose to drop COBRA and elect IRMP options during Annual Enrollment, you will be required to make monthly premium payments for IRMP and will forfeit any remaining months of Intel-Paid COBRA premiums. You may elect IRMP HDHP or vision options mid-year within 30 days of the end of your Intel-Paid COBRA premiums or your COBRA coverage period ending.

A summary of IRMP plan details is available in the IRMP and SERMA SPD. For a copy of the SPD, contact the Intel Health Benefits Center at 877-GoMyBen (466-9236), or visit My Health Benefits at www.intel.com/go/myben.

¹ Medicare must approve all enrollment submissions. Anthem will review your enrollment request and then send to Medicare to confirm eligibility. You will receive an enrollment confirmation letter upon Medicare acceptance. Anthem Medicare Preferred (PPO) plan premium is based on individual enrollment and will be calculated based on the number of Medicare eligible individuals enrolled.

Section 10

Enrollment and key dates

IRMP Annual Enrollment Oct. 19–
Oct. 30, 2026

You can make your elections online, or by calling the Intel Health Benefits Center at 877-GoMyBen (466-9236). Enroll online at www.intel.com/go/myben and click on “My Health Benefits” website.

Your action required:

1. Carefully review the options available at www.intel.com/go/myben.
2. If you're accessing My Health Benefits for the first time, you must create a User ID and password to log on.
3. Complete your IRMP and SERMA elections.

Get answers to your questions

Contact the Intel Health Benefits Center at 877-GoMyBen (466-9236) about:

- Annual Enrollment
- IRMP medical and vision
- SERMA
- Online resources available at www.intel.com/go/myben





Section II

Resources

IRMP and SERMA Summary Plan Description

For a copy, call the Intel Health Benefits Center at 877-GoMyBen (466-9236) or visit My Health Benefits at www.intel.com/go/myben.

Anthem Medicare Preferred (PPO) with Senior Rx Medical and Prescription Drug plans

For a description of benefits go to www.anthem.com/ca/intelretiree for the Pre-Enrollment Guide.

Anthem IRMP HDHP

Dedicated concierge team available at 1-800-811-2711 or visit www.anthem.com/ca/intelretiree.

Prescription benefit administered by Express Scripts (ESI)

Contact ESI to check drug coverage and cost by calling 800-899-2713 or visit Express Scripts online at www.express-scripts.com/inteloe.

Vision

Call VSP at 855-663-2836 or visit VSP online at www.vsp.com/advantage.

Fidelity Health Savings Account

Call Fidelity at 888-401-7377 or visit Fidelity NetBenefits website <https://nb.fidelity.com/public/nb/intel/home>.

Your Intel Benefits Center

is your one-stop shop for
information about Annual
Enrollment.

Please call 877-GoMyBen
(466-9236) or visit
My Health Benefits
at www.intel.com/go/myben.

For those enrolled in or entitled to Medicare

To get more information about Medicare and/or compare Medicare plans in your location, go to www.medicare.gov or call 800-633-4227.

Alight Retiree Health Solutions

Supports Intel Retirees with navigation and selection of Medicare coverage options out on the open market (outside of IRMP). Call Alight Retiree Health Exchange at 877-458-9659; or go to <https://retiree.alight.com/intel>.

For those not enrolled in or entitled to Medicare

The Affordable Care Act (ACA) gives more people access to health insurance. Use the ACA's Health Insurance Marketplace to find more affordable health insurance options. To look up options available in your state go to, www.healthcare.gov.

MetLife Dental

Call MetLife at 866-832-5756.

MetLife Legal

Call 877-770-4638 and select prompt 1.

intel.com

Stay connected to Intel through the US Retiree web portal. You'll find educational resources, news, information, and services to help you navigate retirement. Visit our page at www.intel.com/retiree.

Connecting with Intel retirees

The Intel Retiree Organization (IRO) provides members access to the [IntelRetiree.com](https://intelretiree.com) website, a retiree-focused website where you can get answers to questions about healthcare benefits, discounts, volunteering for and donating to causes that interest you, or reconnecting with former colleagues and keeping up-to-speed about what others are doing. It's inspiring!

Plus, IRO's Mailbox Program connects you to an IRO volunteer who can help get answers to your individual questions, address issues, or give you additional Intel contacts.

Let's not leave out fun

IRO holds informal retiree get togethers at Intel's major sites, several times a year and has a large group active on social media.

More about IRO

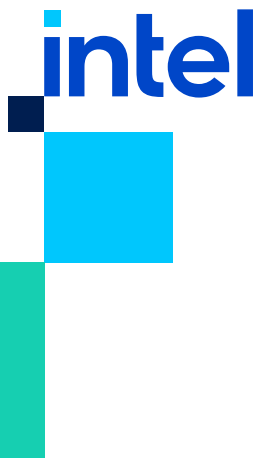
IRO has now been serving official Intel retirees for more than 16 years. While its roots go back to 2001, IRO has been a sanctioned Employee Group of Intel since 2008, and its membership has grown to more than 7,000 retiree members. IRO is an all-volunteer organization that is governed by several committees overseeing communications, healthcare benefits, volunteering, website development and maintenance, and strategic planning.

The organization welcomes you into its membership and looks forward to benefiting from your experience, skills, and energy.

**Learn how you can connect
with other Intel retirees through
the Intel Retiree Organization (IRO).**

**Sign up today by visiting:
[https://intelretiree.com/about-iro/
request-to-join-iro/](https://intelretiree.com/about-iro/request-to-join-iro/)**





Notice of availability of HIPAA notice of privacy practices

Intel has always taken voluntary steps to safeguard your personal information. The US Department of Health and Human Services has also issued Privacy and Security Rules under the Health Insurance Portability and Accountability Act ("HIPAA"). HIPAA establishes additional privacy and security protection requirements for health plans. The Notice of Privacy Practices (the "Notice") describes your HIPAA rights under the IRMP Anthem HDHP and SERMA. In accordance with the rules, we remind you that the Intel Notice is available to you. It provides complete information about how your protected health information may be used or disclosed and how you can access this information yourself.

You can find a copy of the Notice on the My Health Benefits website at www.intel.com/go/myben from the internet. Once you access the site, the HIPAA Privacy Notice can be found within the reference center. You can also request a paper copy of the Notice to be mailed to you free of charge by contacting the Intel Health Benefits Center at 877-466-9236.

This Guide is intended to be a Summary of Material Modifications (SMM) of your benefits. This SMM is to be read together with the 2027 Intel Retiree Medical Plan and Sheltered Employee Retirement Medical Account Plan Document and Summary Plan Description (the "SPD"). In the event of a discrepancy between the information in this guide and the 2027 SPD, the 2027 SPD will prevail. For a copy of the current SPD, contact the Intel Health Benefits Center at 877-GoMyBen (466-9236) or online at www.intel.com/go/myben. The 2027 SPD will be available in Q1 2027. Intel reserves the right to modify, change, or discontinue benefit plans at any time, in its sole discretion.

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