

The Intel logo is positioned in the top right corner of the page. It consists of the word "intel" in a white, lowercase, sans-serif font, set against a solid blue square background. The background of the entire page is a photograph of a smiling woman wearing a white hat and a backpack, looking off to the side. There are several decorative geometric shapes (squares and rectangles) in various colors (blue, green, white) scattered across the right side of the image.

FOR INTEL RETIREES

# 2025 Annual Enrollment

Annual Enrollment is October 21–November 8, 2024



# Important health benefit information for Enhanced Retirement participants

**Attention: If you are not receiving Enhanced Retirement benefits, please skip to page 1.**

**Overview:** Please read thoroughly—this section outlines the health benefits you are entitled to, the timeline for receiving information, and the necessary steps you must take. Please read this information carefully to ensure you understand your benefits and deadlines.

This 2025 Retiree Annual Enrollment Guide (2025):

- Details your Intel Retiree Medical Plan (IRMP) options.
- Explains the Sheltered Employee Retirement Medical Account (SERMA) benefits.

In addition to this guide, over the next several weeks, you will receive the following guides and notices. Below is a brief description of each document and when and how they should be used:

1. **COBRA Election Notice:** Describes your rights to continue health coverage and the election process. Please note:
  - **For employees below age 63.5:** You will be automatically enrolled in Intel-paid COBRA. No further action is required from you unless you would like to continue Health FSA or EAP with Modern Health.
    - Auto-enrolled Intel-paid COBRA provides you and your eligible covered dependents with the medical, dental, and/or vision coverage that you had as an active employee.

- **For employees age 63.5 and above:** You received a Healthcare Cash Payout. If you want to enroll yourself and/or your dependents in COBRA, follow the instructions in the COBRA election notice on how to enroll and make payments for COBRA. You must make your elections within 60 days of the date that your active coverage ends.
  - **Please note:** Your medical, dental, and vision coverage ends on the last day of the month during which your employment with Intel ends. COBRA coverage is effective the day after your active coverage ends. You will not experience a gap in healthcare coverage.
  - **Medicare Enrollment:** If you or your dependents are eligible for Medicare, it is crucial to enroll before your retirement date. Delaying Medicare enrollment can lead to a gap in coverage, as COBRA only serves as secondary insurance to Medicare.

2. **COBRA Annual Enrollment Guide:** Outlines benefit changes for 2025.

- Enrollment period: Oct. 21–Nov. 8, 2024.
- If you do not make changes during this period, your current elections will carry over to 2025. If you do make changes during 2025 COBRA Annual Enrollment, your changes become effective Jan. 1, 2025.

3. **Sustaining Retiree Health Benefits Guide:**

- Provides newly retired employees detailed information on IRMP, SERMA eligibility, and enrollment.
- If eligible, SERMA balance will be available 45-60 days post-retirement, followed by a Welcome to SERMA packet.

Key dates/deadlines	Considerations
End of the month you retire	Active Intel health coverage ends
First of the month after you retire	COBRA coverage begins for non-Medicare eligible retirees
Oct. 21 – Nov. 8, 2024	COBRA Annual Enrollment—COBRA participants may change COBRA coverage for 2025
60 days after retirement	Deadline to enroll in IRMP for 2024 for Medicare eligible retirees
60 days after retirement	Deadline to elect COBRA for those who are not receiving Intel-paid COBRA
Oct. 21 – Nov. 8, 2024	Retiree Annual Enrollment for Intel retirees—opportunity to enroll or change IRMP elections or change SERMA elections

## COBRA and Medicare

It's important you understand how Medicare impacts your COBRA coverage. If you and/or your dependents are eligible for Medicare, enroll in Medicare Part A and Part B, even if you chose to elect COBRA coverage. COBRA/Medicare key points to consider are:

1. Do not wait to enroll in Medicare upon your retirement (if you are age 65 or older) or when you turn age 65 after retirement. COBRA is not considered active healthcare coverage. Your active healthcare coverage ENDS the last day of the month in which your employment with Intel terminates. If you delay your Medicare enrollment while on COBRA, you may incur a Medicare premium penalty.
2. COBRA pays eligible claims secondary to Medicare, regardless of whether or not you are enrolled in Medicare Part A and Part B. Your COBRA plan will automatically reduce claims payments for the amount covered by Medicare. If you are not enrolled in Medicare, you are responsible for the claims amount that Medicare would have paid if you were enrolled.
3. If you or your dependent become Medicare eligible while on COBRA, COBRA will assume you are enrolled in Medicare (e.g., age 65 and older or disabled) and will coordinate your benefits and coverage.

Medicare may give you an eight-month grace period (Special Enrollment Period (SEP)) to enroll in Medicare before assessing premium penalties. However, COBRA coverage does not provide a grace period for the processing of claims as secondary to Medicare. If you have Medicare questions, visit Medicare's website at [www.medicare.gov](http://www.medicare.gov) or call 800-MEDICARE (800-633-4227).

## IRMP options and SERMA

- You may enroll in the IRMP options within 30 days of a qualified change in status event (for example, the date your COBRA coverage ends).
- If you meet the SERMA eligibility rules, a SERMA will be established for you 60 days after retirement. SERMA may be used toward IRMP premiums or non-Intel sponsored health insurance premiums as identified on page 9.
- You have the option to elect COBRA and delay enrollment in IRMP or non-Intel sponsored health insurance until COBRA coverage ends.
  - For residents in Arizona, New Mexico, and Oregon, if you want to continue accessing the Health for Life Centers after leaving Intel, you must enroll in one of Intel's medical COBRA options. The IRMP options and non-Intel sponsored health insurance do not include access to the Intel Health for Life Centers. Access to the Health for Life Center ends when your COBRA coverage ends.
- If SERMA is established for you, you will not be eligible for an Affordable Care Act (ACA) Health Insurance Marketplace subsidy unless you opt-out of using SERMA. See "Temporarily Opting Out of SERMA" on page 10.

For additional details, see the IRMP and SERMA Summary Plan Description and Plan Document (SPD) located in the Reference Center on the My Health Benefits website, at [www.intel.com/go/myben](http://www.intel.com/go/myben) or by calling 877-GoMyBen (466-9236).



# 2025 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 2025.

This guide includes detailed information on Intel Retiree Medical Plan (IRMP) options for non-Medicare eligible Intel retirees (typically if you are under age 65) and Medicare eligible Intel retirees (typically if you are 65 and older or disabled). Compare IRMP to the individual market or Medicare to choose the healthcare option that best suits your needs.

Annual Enrollment for 2025 is open from Oct. 21 to Nov. 8, 2024. Benefits elections take effect Jan. 1, 2025.



## Section 1

# 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](https://www.intel.com/go/myben). You must make your benefit elections within 60 days of either your retirement date or your COBRA coverage period ending.

## How to log in

### Create your new login

#### Step 1: Create your username and password

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

#### Step 2: Create your account

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

**First time here?**  
Register to create your user name and password.  
[Register](#)

**Info**

**SSN Last 4 \***  
XXXXXX

**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](#)

**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).

[Cancel](#) [Continue >](#)

## To enroll online:

- Go to [www.intel.com/go/myben](https://www.intel.com/go/myben) and click on “My Health Benefits” website then log on by entering your User ID and password.
- Click “Enroll” and select the medical plan or vision plan.
- Select the plan option you want to enroll in.
- Save your choices by selecting the “Complete Enrollment” button.
- Print a copy of your confirmed elections for your records. You can visit My Health Benefits at any time to view your 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
- Catastrophic Rx HRA

<sup>1</sup> 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 number of Medicare eligible individuals enrolled.

## Medicare eligible enrollment, timing, and coverage effective date

If you or one of your dependents are Medicare eligible, here are a few more things to consider:

- To ensure NO GAP in coverage, complete your IRMP Anthem Medicare Preferred (PPO)<sup>1</sup> election PRIOR to:
  - the last day of the month in which your ACTIVE or COBRA coverage ends, or
  - the first of the month in which you turn age 65.
- If you are currently enrolled in the IRMP HDHP, your coverage will end the last day of the month prior to your 65th birthday.
- Your coverage effective date for Medicare will be dependent on the date you enroll. Per Medicare requirements, your coverage effective date will be first of the month following your enrollment date. For example, if you complete your election on March 20 and you are approved by Medicare in March, your coverage will be effective April 1.
- You may elect COBRA, if eligible and timely, to cover the gap period. Note, it is your responsibility to cancel your COBRA the day prior to your IRMP medical effective date to ensure you do not have double coverage.



## Section 2

# 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 the option offered to you, your spouse (SP), domestic partner (DP), and/or your eligible dependents who are NOT eligible for Medicare.

### What changes in 2025?

- The premiums for IRMP Anthem HDHP are increasing; see Monthly Premium chart to the right.
- The IRS has updated its requirements for high-deductible health plans for 2025 and, as a result, the IRMP Anthem HDHP deductibles and out-of-pocket maximums will increase.
- Out-of-network coverage for Autism Applied Behavioral Analysis services will be subject to maximum allowable amount, and member cost care will be 40%. In-network coverage remains unchanged. ABA coverage is subject to prior authorization.

### IRMP Anthem HDHP key features

- Includes in- and out-of-network coverage; Anthem Provider Network has over 600,000 providers.
- A dedicated concierge team is available at 800-811-2711.
- Pharmacy benefit is administered via Express Scripts.
- Members will receive new Anthem ID cards.
- A website is available to review provider directory and benefits information at [www.anthem.com/ca/intelretiree](http://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](http://www.healthcare.gov) for your state's health exchange information.



## Monthly Premiums – IRMP Anthem HDHP<sup>1</sup>

You Only, SP/DP Only, Child(ren) <sup>2</sup> Only	You+ SP/DP or Child(ren) <sup>2</sup> or SP/DP+ Child(ren) <sup>2</sup>	You + SP/DP + Child(ren) <sup>2</sup>
\$1,348	\$2,696	\$4,044

<sup>1</sup> 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.

<sup>2</sup> Same price for one child or multiple children.

IRMP Anthem HDHP Summary <sup>3</sup>		2025	2024
Annual Deductible (Combined in- and out-of-network deductible)	You only	\$1,800	\$1,680
	You + Child(ren)	\$3,600	\$3,360
	You + SP/DP or Family	\$4,500	\$4,200
Coinsurance	10% in-network; 40% out-of-network		
Prescription Benefit	<p>You are responsible for the actual cost of the drug until the deductible is met. You pay 10% coinsurance after the deductible is met. Once you have met the out-of-pocket maximum, 100% of the drug cost is covered.</p> <p>Prescription benefit administered by Express Scripts call 800-899-2713 or visit Express Scripts online at <a href="http://www.express-scripts.com/inteloe">www.express-scripts.com/inteloe</a></p>		
Out-of-Pocket Maximum <sup>4</sup> (Combined in- and out-of-network out-of-pocket maximum)	You only	\$2,700	\$2,510
	You + Child(ren)	\$5,400	\$5,025
	You + SP/DP or Family	\$6,700	\$6,220

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

<sup>4</sup> 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.

## Check to see if your provider is in-network with Anthem

Visit [www.anthem.com/ca/intelretiree](http://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.

- Choose **Search for a Doctor** to find a doctor in your plan.
  - You'll be redirected to a page where you can enter your search criteria. The correct Anthem plan and network have already been selected for you.
- 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 as soon as you need it, including the status of your claims and details on what's covered under your benefits. With Sydney Health you can also:

- Find quick 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](http://anthem.com) or the Sydney Health app.

Learn more and find out how to get started with Sydney on [www.anthem.com/ca/intelretiree](http://www.anthem.com/ca/intelretiree).





## Section 3

# 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.<sup>1</sup>

## What changes in 2025?

- Monthly premiums for the Anthem Medicare Preferred 25P (PPO) plan or the Anthem Medicare Preferred 15P (PP) plan are increasing; see Anthem Medicare Preferred (PPO) comparison chart below.
- Prescription drug out-of-pocket costs are limited to \$2,000. The coverage gap, often referred to as the “donut hole” is eliminated.
- The Inflation Reduction Act made significant changes to Medicare Part D. Members now pay no cost once the prescription drug out-of-pocket maximum has been reached. With this change, the Catastrophic Rx plan is eliminated.

### **Medicare provides many choices**

As a Medicare-eligible retiree, we encourage you to explore all available options. For more information, visit [www.medicare.gov](http://www.medicare.gov) or call 800-633-4227.

## **Anthem Medicare Preferred (PPO) options are Medicare Advantage Plans**

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

<sup>1</sup> For a complete description of Anthem Medicare Preferred (PPO) benefits go to [www.anthem.com/ca/intelretiree](http://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 value added benefits and services. For a complete description of the Anthem Medicare Preferred (PPO) plans, go to [www.anthem.com/ca/intelretiree](http://www.anthem.com/ca/intelretiree).

	Anthem Medicare Preferred 25P (PPO) <sup>2</sup>	Anthem Medicare Preferred 15P (PPO) <sup>2</sup>
<b>Plan Costs</b>		
Monthly Premium	\$209.93 per individual	\$390.32 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	\$750 copay per admission	\$500 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)	\$6,500 per individual	\$5,000 per individual
<b>Prescription Benefits<sup>3</sup></b>		
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	\$2,000	\$2,000
<b>Other Plan Features</b>		
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	✓	✓

<sup>2</sup> 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.

<sup>3</sup> For a complete description of Anthem Medicare Preferred (PPO) benefits go to [www.anthem.com/ca/intelretiree](http://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 not able 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 that only need to be reheated, delivered directly to your home. You may receive up to 14 healthy meals per event, up to four events per year.

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

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](http://www.anthem.com/ca/intelretiree).

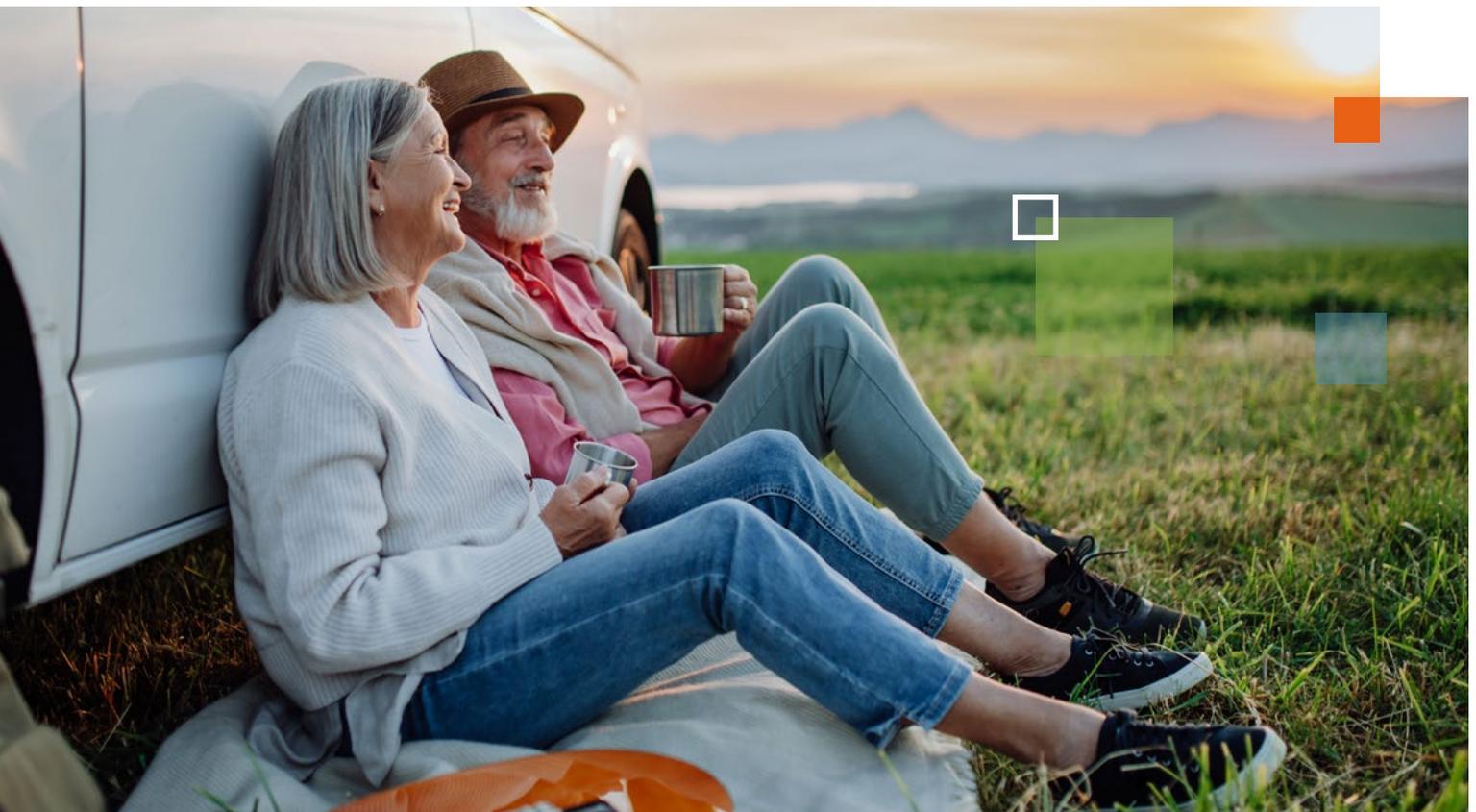


## Find a provider

Visit [www.anthem.com/ca/intelretiree](http://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 to see 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 members who qualify.



## Section 4

# Vision and voluntary 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 2025?

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

### IRMP Vision<sup>1</sup>

You have two options for vision coverage:

- VSP Basic Vision
- VSP Vision Plus

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

Monthly Premium – IRMP VSP Vision Benefits <sup>1</sup>			
Option	You Only, SP/DP Only, Child(ren) <sup>2</sup> Only	You + SP/DP, You + Child(ren) <sup>2</sup> , SP/DP + Child(ren) <sup>2</sup>	You + SP/DP + Child(ren) <sup>2</sup>
VSP Basic Vision	\$7.29	\$14.58	\$16.40
VSP Vision Plus	\$16.97	\$33.94	\$38.18

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

<sup>2</sup> 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	
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 (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](http://www.vsp.com/advantage) or call member services at 855-663-2836 for more information.

## More benefits available to Intel retirees

### MetLife Dental\*

Intel partners with MetLife to offer retirees a voluntary plan that provides access to comprehensive dental coverage. If you're currently enrolled in MetLife Dental, your enrollment continues unless you opt out. If you're not enrolled, 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. 15–Nov. 30, 2024. To enroll or make changes to your current election, visit <https://members.legalplans.com> or contact MetLife at 800-821-6400 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
\$204 per year covers you, your spouse, and dependents	\$282 per year covers you, your spouse, and dependents
Covered legal services include: <ul style="list-style-type: none"> <li>Wills, living wills, power of attorney</li> <li>Purchase or sale of home</li> <li>Identity theft defense</li> <li>Family law or adoption</li> <li>Divorce (20 hours)</li> <li>Reproductive matters</li> <li>Plus 8 hours of miscellaneous attorney time for non-covered and non-excluded legal matters</li> <li>And more!</li> </ul>	Includes base plan plus legal assistance for: <ul style="list-style-type: none"> <li>Tax preparation</li> <li>Caregiving services</li> <li>Enhanced plan also includes +Parents—a <b>limited</b> coverage legal plan for parents, parents-in-law, and grandparents (up to 8 people)</li> </ul>

### 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 to find a participating gym near you, go to [www.intel.com/retiree](http://www.intel.com/retiree) and click on the Discount Programs link.



## Section 5

# Sheltered Employee Retirement Medical Account (SERMA)

The Sheltered Employee Retirement Medical Account (SERMA)<sup>1</sup> 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 2025 Annual Enrollment, you can elect how much of your IRMP premium you want paid from your SERMA each month online, such as 25%, 50%, 75%, or 100%. To change your payment percentage during the year, contact the Intel Health Benefits Center. Your IRMP premium payments will be paid directly from your SERMA. The percentage you elect applies both to your and your enrolled dependent's 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.

<sup>1</sup> For complete information on SERMA, please see the SERMA chapter in the IRMP and SERMA SPD available on the My Health Benefits website.

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

## Using SERMA to pay for other insurance

Eligible reimbursements include insurance premium payments for:

- Individual health, dental, and vision insurance
- Other employer retiree group plans<sup>3</sup>
- COBRA
- Medicare
- Medigap
- TRICARE
- Long-term care insurance premiums

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

<sup>2</sup> 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.

<sup>3</sup> 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 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 choose to temporarily “Opt Out” of SERMA through the following:

- 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 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 are eligible SERMA expenses for you, your SP/DP,<sup>4</sup> 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 (an “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](http://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](http://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](http://www.irs.gov/pub/irs-pdf/p969.pdf).

For information on DP SERMA reimbursement, go to [www.intel.com/go/myben](http://www.intel.com/go/myben) and click on the domestic partner tile.

<sup>4</sup> 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 6

# Health Savings Accounts

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—or HSA. The basic concept of an HSA is that of a savings account used specifically for qualified medical expenses,<sup>1</sup> with preferential tax treatment.

### What changes in 2025?

Annual HSA Contribution for 2025:

- \$4,300 – Individual
- \$8,550 – 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 HSAs<sup>2</sup> for participants of the IRMP HDHP. If you already have an existing Fidelity HSA, that HSA remains open and available to you.

### 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 with 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](http://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.<sup>1</sup> If you use your HSA for qualified medical expenses, distributions are tax-free. Please consult with your tax advisor for more information.



<sup>1</sup> 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, 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>.

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



## Section 7

# Intel retiree medical plan 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:<sup>1</sup>
  - 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.

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](http://www.intel.com/go/myben).

<sup>1</sup> 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 8

# Enrollment and key dates

IRMP Annual Enrollment Oct. 21–  
Nov. 8, 2024

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](http://www.intel.com/go/myben) and click on “My Health Benefits” website.

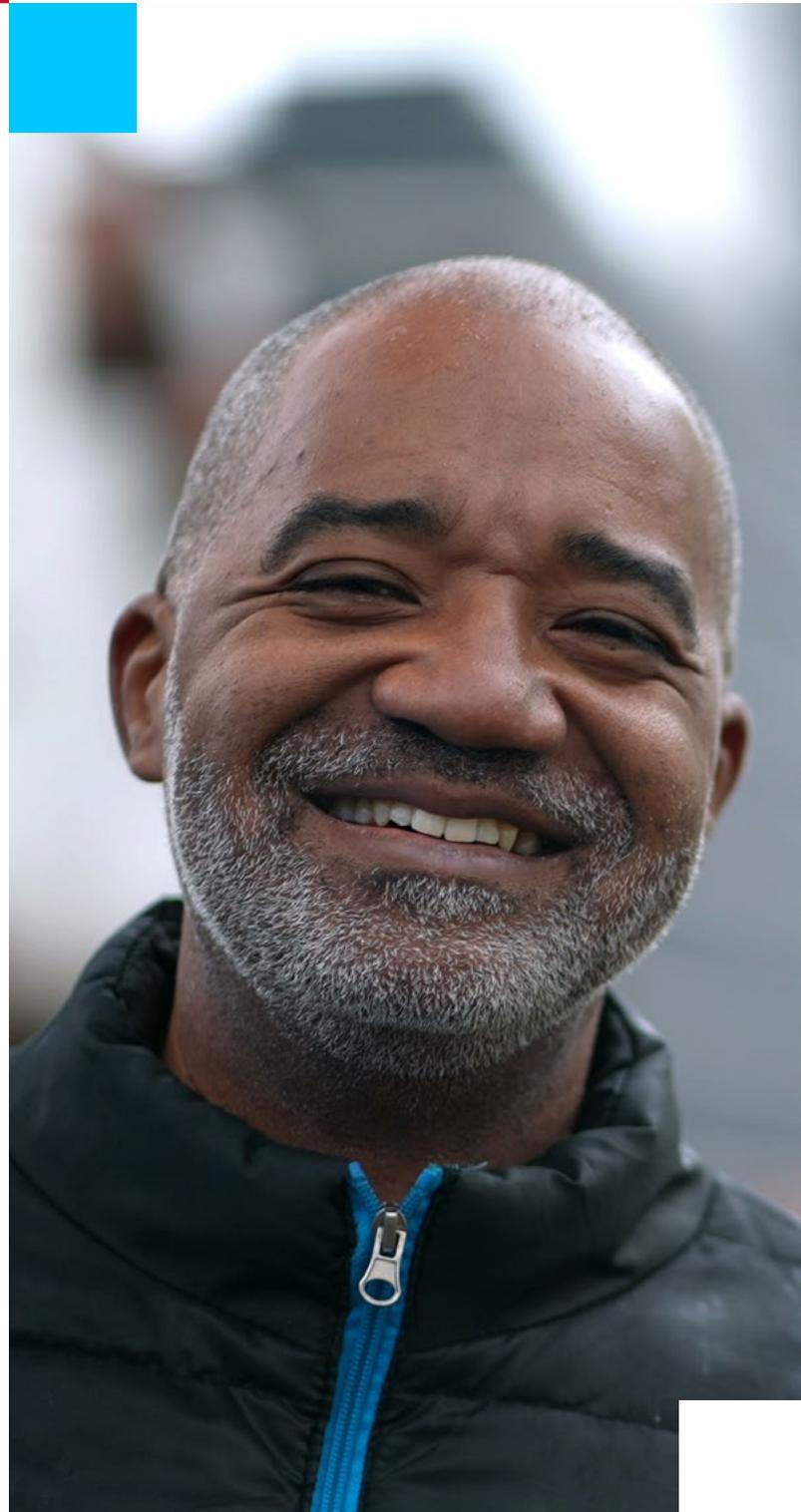
### Your action required:

1. Carefully review the options available at [www.intel.com/go/myben](http://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
- Catastrophic Rx HRA
- Online resources available at [www.intel.com/go/myben](http://www.intel.com/go/myben)



# Resources



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](http://www.intel.com/go/myben).

## 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](http://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](http://www.anthem.com/ca/intelretiree) for the Pre-Enrollment Guide.

### Anthem

Dedicated concierge team available at 1-800-811-2711 or visit [www.anthem.com/ca/intelretiree](http://www.anthem.com/ca/intelretiree).

### Vision

Call VSP at 855-663-2836 or visit VSP online at [www.vsp.com/advantage](http://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>.

## Medicare

Call 800-633-4227 or visit Medicare online at [www.medicare.gov](http://www.medicare.gov).

## Health Insurance Marketplace

Contact your state's Marketplace; [www.healthcare.gov](http://www.healthcare.gov); or call Aon Retiree Health Exchange at 877-458-9659; <https://retiree.alight.com/intel>.

## 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/employee/retiree](http://www.intel.com/employee/retiree).



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/>

## Connecting with Intel retirees

### Tell me more

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.

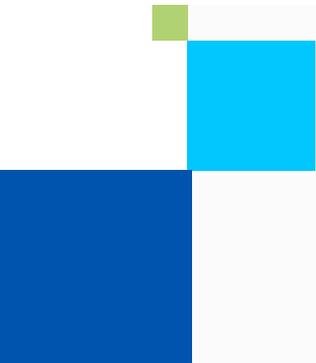
### More about IRO

IRO has now been serving official Intel retirees for more than 15 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.



Intel Corporation  
Attn: Health Benefits Administration  
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MS OC2-263  
Chandler, AZ 85248

A decorative graphic on the left side of the page, consisting of a vertical stack of three colored squares: a small light green square at the top, a medium blue square in the middle, and a large dark blue square at the bottom, all overlapping to the right.

## 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](http://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 2025 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 2025 SPD, the 2025 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](http://www.intel.com/go/myben). The 2025 SPD will be available in Q1 2025. Intel reserves the right to modify, change, or discontinue benefit plans at any time, in its sole discretion.

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