



For Intel Retirees

2024 Annual Enrollment

Annual Enrollment is October 23 – November 10, 2023





2024 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 2024.

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). You can compare IRMP to the individual market or Medicare and choose the healthcare option that best suits your needs.

Annual Enrollment for 2024 is open from Oct. 23 to Nov. 10, 2023. Benefits elections take effect Jan. 1, 2024.

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 2024?

- For the fourth consecutive year, no premium increases for IRMP Anthem HDHP.
- The IRS has updated its requirements for high-deductible health plans for 2024 and, as a result, the IRMP Anthem HDHP deductibles and out-of-pocket maximums have increased.

IRMP Anthem HDHP key features

- Includes in- and out-of-network coverage; Anthem Provider Network has over 600,000 providers.
- Dedicated Concierge team available at 800-811-2711.
- Pharmacy benefit is administered via Express Scripts.
- Members will receive new ID cards for 2024 from Anthem.
- Website available to review provider directory and benefits information at 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 |
| \$1,260 | \$2,520 | \$3,780 |

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 | | 2024 | 2023 |
|--|---|---------|---------|
| Annual Deductible (Combined in- and out-of-network deductible) | You only | \$1,680 | \$1,570 |
| | You + Child(ren) | \$3,360 | \$3,150 |
| | You + SP/DP or Family | \$4,200 | \$3,940 |
| 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 www.express-scripts.com/inteloe</p> | | |
| Out-of-Pocket Maximum ⁴ (Combined in- and out-of-network out-of-pocket maximum) | You only | \$2,510 | \$2,355 |
| | You + Child(ren) | \$5,025 | \$4,710 |
| | You + SP/DP or Family | \$6,220 | \$5,830 |

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.

Check to 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.

- 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.

Welcome Sydney Health!

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 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.

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



Section 2

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 2024?

- No premium increases to the Anthem Medicare Preferred 25P (PPO) plan or the Anthem Medicare Preferred 15P (PP) plan.

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).

Medicare provides many choices

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

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

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.

| | Anthem Medicare Preferred 25P (PPO) ² | Anthem Medicare Preferred 15P (PPO) ² |
|---|--|---|
| Plan Costs | | |
| Monthly Premium | \$199.68 per individual | \$372.97 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 |
| 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 |
| 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 the Anthem Medicare Preferred (PPO) prescription benefit plans, go to www.anthem.com/ca/intelretiree.

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 like:

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.

The Compassionate Support program provides access to thoughtful, compassionate support by 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.



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 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.



Catastrophic Rx HRA

Capping your Medicare Part D out-of-pocket costs

Retirees and your eligible dependents enrolled in a Medicare Part D plan or Medicare Advantage plan can take advantage of Intel's Catastrophic Rx HRA. The Catastrophic Rx HRA will reimburse you for the 5% coinsurance you pay after you have met your annual true out-of-pocket maximum. Retirees do not need to enroll or elect this benefit, but you (or your eligible dependent for whom you are seeking reimbursement) do need to be enrolled in a Medicare Part D Plan, including either of the Anthem Medicare Preferred (PPO) options.

Section 3

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 2024?

- No increase for 2024 IRMP Vision monthly premiums.

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 to purchase 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 | \$6.15 | \$12.30 | \$13.84 |
| VSP Vision Plus | \$15.05 | \$30.10 | \$33.86 |

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 | |
| 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 if Costco, Sam's Club, or Walmart | \$200 allowance \$110 if 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 |

More benefits available to Intel retirees

MetLife Dental*

Intel partners with MetLife to offer retirees a voluntary plan that offers access to comprehensive dental coverage. You may use SERMA to get reimbursed for eligible dental premiums. 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, 2023. 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 am – 8:00 pm EST.

For 2024, you now have two MetLife Legal options:

| Base Plan | NEW 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"> ▪ 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 coverage for parents, parents-in-law, and grandparents and legal assistance for: <ul style="list-style-type: none"> ▪ Reproductive matters ▪ Tax preparation ▪ Caregiving services |

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 and click on the Discount Programs link.

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



Section 4

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, you can use SERMA to offset your monthly premium for IRMP coverage until you have fully exhausted SERMA. During 2024 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 you and any 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.

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

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.

¹ For complete information on SERMA, please see the SERMA chapter in the IRMP and SERMA SPD available on the My Health Benefits Website.

² 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 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:

- Upon Initial Retirement, 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 <http://kff.org/health-reform>.

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,⁴ and your eligible dependent children.

4. I am enrolled in my SP’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.

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

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 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 5

Health Savings Accounts

When enrolling in a High Deductible Health Plan—or 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,¹ with preferential tax treatment.

What changes in 2024?

Annual HSA Contribution for 2024:

- \$4,150 – Individual
- \$8,300 – 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. 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 eligible to continue contributing to your 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, what do I need to do to 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. You can 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, 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 6

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.

- 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) eligibility requirements¹:
 - You must be enrolled in Medicare Part A and Part B.
 - 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.
 - You must live in the United States.
- 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.

Dependent Enrollment:

As of 2023, you may enroll your eligible dependents in the IRMP medical or vision options even if you do not enroll.

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 7

Enrollment and key dates

Healthcare Enrollment Window: Make your elections during the Annual Enrollment period from Oct. 23 to Nov. 10, 2023. Elections are effective Jan. 1, 2024. Further details are provided below.

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.

IRMP Annual Enrollment Oct. 23–Nov. 10, 2023

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."

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



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.

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 complete description of benefits go to 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.

Vision

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

Health Savings Account – Fidelity HSA

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.

Health Insurance Marketplace

Contact your state's Marketplace; www.healthcare.gov; Call Aon Retiree Health Exchange at 877-458-9659; <https://retiree.aon.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.



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

IRO provides members access to a website (intelretiree.com) focused on retirees 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 (through its 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

Post COVID-19, IRO is back to holding informal retiree get togethers at Intel's major sites. When Intel returns to sponsoring camaraderie-focused events, we expect that Intel retirees will again enjoy our annual dinners with a fun-filled evening of gourmet dining, social connection, door prize giveaways, and an opportunity to hear from Intel executives about news and events.

More about IRO

IRO has now been serving official Intel retirees for 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
4500 S. Dobson Road
MS OC2-263
Chandler, AZ 85248

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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 are reminding 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) to your benefits. This SMM is to be read together with the 2023 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 2024 SPD, the 2024 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 SPD will be available with 2024 updates in Q1 2024. Intel reserves the right to modify, change, or discontinue benefit plans at any time, in its sole discretion.

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