



IMPORTANT
This mailing is for those **currently eligible for Medicare.**

July 15, 2021

As announced in May 2020, Hallmark will discontinue offering Medicare secondary coverage as well as any subsidy to Hallmark retirees, effective January 1, 2022. We recognize this introduces uncertainty into your healthcare choices and want to make sure you are aware of some important information and resources to help you in advance of Medicare's annual benefits enrollment period.

Reminder: While the *medical* benefit will end at the end of 2021, **eligible retirees will still have access to Hallmark's retiree dental and vision insurance**, and therefore will continue to benefit from negotiated group rates that typically fall below rates found in the open market. Information about the 2022 benefits and rates will be distributed in October.

MEDICAL COVERAGE CHOICES

If you would like to begin researching your medical coverage choices, below are some options and resources available to you. For reference, Hallmark's current Medicare Supplement plan is Cigna Plan N. This information will be helpful when comparing your options. As you consider your options, keep in mind that Hallmark also offers a Medicare prescription drug plan through Cigna, separate from these medical plan options. You may or may not be enrolled in that plan.

Your options:

- **Move to an individual (non-Hallmark) plan with Cigna:** You can choose to move to an individual (non-Hallmark) plan and prescription drug plan **with Cigna by March 4, 2022**. To do so, you must be eligible and enrolled in Medicare prior to enrolling in one or more of Cigna's Medicare products. For more information about plans in your area or to speak to a licensed agent, call Cigna at **855-459-7602**, Monday through Friday from 7:30 am–7:30 pm CDT or visit www.Cigna.com/Medicare.

Your Cigna Medicare options include:

- **Medicare Advantage Plans (Part C)**
Medicare Advantage plans combine all your benefits in one convenient plan including Medicare Part A and Part B. Medicare Advantage plans may offer extra benefits and resources you can't get from original Medicare such as dental, vision, and over-the-counter drugs. Plans can include prescription drug coverage if you choose. Medicare Advantage plans offer \$0 or low monthly plan premiums.
- **Medicare Supplement Insurance Plans (also known as "Medigap")**
These policies help pay the portion of health care costs that original Medicare doesn't cover, including copays, deductibles, and coinsurance. Medicare Supplement Plans are optional and provide additional, supplemental coverage for a monthly premium.
- **Medicare Part D Prescription Drug Plans**
These plans provide standalone prescription coverage for customers with original Medicare. While some Medicare Advantage plans come with built in Part D prescription drug coverage, many customers who purchase Medicare Supplement will also need a Part D prescription drug plan.

Cigna will grant Hallmark retirees the ability to purchase Cigna Medicare Supplement Insurance **by March 4, 2022**. Depending on plan availability in your area, you may purchase Medigap plans A, B, C, D, F or G from Cigna. You may enroll in a Medigap policy outside these windows, but doing so may require that you complete medical underwriting. Please be aware that the ability to purchase Cigna Medicare Supplement Insurance during the guaranteed issued period noted above only applies to Cigna plans and would not apply to policies purchased through other companies.

- **Move to an individual (non-Hallmark) supplement plan with a carrier of your choice:** You can move to an individual (non-Hallmark) supplement plan and prescription drug plan with a carrier of your choice. If you wish to do so, below are some important considerations:

IMPORTANT: If choosing an individual supplement plan with a company *other* than Cigna, please keep the following in mind:

Your guaranteed issue rights under Medicare Supplement (aka “Medigap”)

This letter from Hallmark notifying you of upcoming plan changes, dated July 15, 2021, initiates what Medicare refers to as a Medigap “Guaranteed Issue” period. This means that any insurance company which offers Medigap must sell you a Medigap Plan A, B, C, D, F, G, K, or L depending on your eligibility and the plan’s availability, cover all your pre-existing health conditions, and cannot charge you more for a Medigap policy because of past or present health problems. Once this period ends, you may be subject to medical underwriting depending on your circumstances. You have three Guaranteed Issued periods under Medigap, which are:

- Within 63 days of this notice, dated July 15, 2021.
- Within 63 days of plan termination (i.e., enroll by March 4, 2022, if your coverage continues through December 31, 2021).
- Within 63 days of the first claim denial after January 1, 2022.

Your rights under Medicare Advantage Special Enrollment Period

You may also choose to enroll in a Medicare Advantage plan at any point between now and February 28, 2022. You have a Special Enrollment Period for a Medicare Advantage plan if you, through no fault of your own, lose drug coverage that is at least as good as or better than Medicare’s, such as that provided by Hallmark. Your Special Enrollment Period to join a Medicare Advantage Plan with drug coverage or a stand-alone Medicare Part D drug plan began the month you were told your coverage will end and lasts until two months after you lose your coverage. This means you can enroll in a Medicare Advantage or Prescription Drug Plan (PDP) even after Medicare’s Annual Enrollment Period ends.

Your resources:

You can contact any independent insurance broker that offers Medicare-supplement plans. However, Hallmark has partnered with both Cigna and Mercer to provide you resources which can help you evaluate your Medicare options. These resources offer no-cost, no obligation consultation with a licensed agent who can assist you in finding a Medicare plan that’s right for you. Please see additional information on these resources enclosed.

- **Cigna** – call 855-459-7602, Monday through Friday from 7:30 am–7:30 pm CDT or visit www.Cigna.com/Medicare to learn more.
- **Mercer Marketplace 365+ Retiree** – see the enclosed flyer for additional information on where to review plan options available to you and if interested, to schedule a benefits consultation

To help answer any questions you have about these changes, contact the Hallmark human resources service center at 1-888-545-6200 or email HRservicecenter@hallmark.com.

HALLMARK BENEFITS DEPARTMENT

Hallmark will continue to evaluate benefits on a regular basis and may make changes at any time for various reasons including, but not limited to, changed circumstances, increased costs, and changes in the marketplace or to regulatory requirements. Accordingly, Hallmark reserves the right to further amend, modify, or terminate its benefit plans.