



2025

# Retirement Guide

# TABLE OF CONTENTS

03	<b>Early Retiree Benefits</b>
04	• <b>Health Plan Comparison</b>
05	• <b>Anthem Digital Tools and Services</b>
06	• <b>Anthem Wellness Incentives</b>
07	• <b>Health Savings Account</b>
08	• <b>Dental</b>
09	• <b>Vision</b>
10	• <b>How to Enroll in Early Retiree Benefits</b>
11	<b>Retiree Service-Based Payout</b>
12	<b>Retirement Preparation Checklist</b>
14	<b>Contacts</b>



# EARLY RETIREE BENEFITS

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As you prepare to transition into retirement, please notify your manager and HR Services at least 60 days in advance, or as soon as practicable, as a minimum notice is required for eligibility for both the early retiree benefits and the retirement service-based payout (referenced on page 11). HES allows early retirees to continue to participate in our Health, Dental and Vision plans until you reach age 65. Your covered spouse and dependent children are also eligible to participate until you reach age 65.

Your benefits (medical, dental, vision) as an active employee last until the end of the month that you retire. For example, if your retirement date is March 5, your current benefits as an employee will run through March 31 and the effective date of early retiree coverage you elect will be April 1.

This packet of information summarizes the benefits that are available to you as an HES early retiree. It also includes information on how to make your early retiree benefit elections, what the plan costs, and how you pay the premiums required to participate. If you have questions regarding early retiree benefits, you may contact HR Services by emailing [HRS@heritage-enviro.com](mailto:HRS@heritage-enviro.com) or calling (317) 390-3148.

## Coverage, Eligibility and Enrollment

### Eligibility for Benefits:

- Eligibility: Age 60-64 and employed at Heritage Environmental Services for a minimum of 10 years (HES plus prior service with acquisition company).
- Early retirees are eligible for coverage until their 65th birthday. Coverage ends at the end of the month in which the early retiree turns 65.
- Participation is allowed if you pay your monthly premiums on time or within the 30-day grace period.

### Covered Individuals:

- Yourself until age 65
- Any eligible dependents currently covered under your active employee benefits

### Payment Options:

- You will receive monthly invoices from HRPro for your coverage. Payment must be received by the due date, subject to a 30-day grace period.

### Eligible Dependents Include:

- Children younger than 26 (coverage ends the last day of the month they turn 26; COBRA is available if needed)
- A child 26 or older who is primarily supported by you (or your domestic partner) and is incapable of self-sustaining employment due to a mental or physical disability.

### Spouse Participation:

- For Early Retirees, at the end of the month in which you reach the age of 65, your spouse's coverage will end, and COBRA coverage will be offered. Your spouse may continue with COBRA for up to 18 months.

### Enrollment:

- You will enroll in early retiree benefits in PlanSource (our benefits administration system). After notifying your Manager and HR Services a retiree event will be created for you to enroll in your benefits. You will receive an email from PlanSource when the system is ready for you to make your enrollments. See page 10 for instructions on how to log in to PlanSource to make your selections.

# HEALTH PLAN COMPARISON

As an Early Retiree, you may select one of HES' three health plan options. All options are Qualified High Deductible Health Plans, so you're still able to contribute to an HSA on a tax-free basis, if you choose to do so. As an Early Retiree, HES no longer contributes to your HSA.

	Option 1	Option 2	Option 3
	Anthem Blue Cross Blue Shield		
Annual Deductible			
Individual	\$2,000	\$4,000	\$6,000
Family	\$4,000	\$8,000	\$12,000
Coinsurance Paid by Plan	90%	90%	90%
Coinsurance Paid by Employee	10%	10%	10%
Out-of-Pocket Maximum			
Individual	\$3,000	\$5,000	\$7,000
Embedded Amount (Individual in a Family)	\$3,500	\$5,000	\$7,000
Family	\$5,500	\$10,000	\$14,000
Preventive Care	Covered at 100%		
Primary Care Physician Visit	Deductible + Coinsurance		
Specialist Visit	Deductible + Coinsurance		
Urgent Care	Deductible + Coinsurance		
Emergency Room	Deductible + Coinsurance		
Infertility Care	Covered as Claims Through Health Plan		
Maximum Lifetime Limit	\$15,000		
Prescription Drugs			
Preventive Rx - Enhanced Drug List	Covered at 100%		
Tier 1 (Generic)	Deductible + Coinsurance		
Tier 2 (Preferred Brand)	Deductible + Coinsurance		
Tier 3 (Non-Preferred Brand)	Deductible + Coinsurance		
Specialty	Deductible + Coinsurance		
Out-of-Network Benefits			
Deductible (Person / Family)	\$4,000 / \$8,000	\$8,000 / \$16,000	\$12,000 / \$24,000
Out of Pocket Maximum (Person / Family)	\$6,000 / \$12,000	\$10,000 / \$20,000	\$14,000 / \$28,000
Coinsurance Paid by Plan	70%	70%	70%
Prescription Drugs	Greater of \$75 or 50% Coins.		
Monthly Premiums			
Retiree Only	\$770.73	\$698.69	\$645.67
Retiree + Spouse	\$1,695.61	\$1,537.13	\$1,420.47
Retiree + Child(ren)	\$1,387.32	\$1,257.65	\$1,162.20
Retiree + Family	\$2,312.20	\$2,096.08	\$1,937.00

# ANTHEM DIGITAL TOOLS & SERVICES

## Additional Resources. More Support.

As a member of an Anthem health plan, you have access to tools to save you time, money, and keep you better informed about your health plan.

### Anthem Member Website Portal

Once you receive your Anthem ID card, register on the portal at [anthem.com](https://www.anthem.com). You'll have access to:

- ✓ ID cards
- ✓ Claim summaries
- ✓ Explanation of Benefits (EOB) statements
- ✓ Search and compare the costs of different providers, services, and medications
- ✓ Download claims and mail delivery forms

### 24-Hour Nurse-Line

Anthem has you covered by offering a 24/7 nurse-line. You can get help finding providers or get assistance for minor illnesses or injuries. Call (800) 337-4770 to speak to a nurse anytime, day or night.

### Pharmacy Immunization

If your physician has given you a prescription for the flu, pneumonia, or shingles vaccine, you can have that vaccine administered at a participating pharmacy at no cost to you. It's simple:

1. Visit CVS, Kroger, Meijer, Target, Walgreens, or Walmart.
2. Show them your ID card.

### Discounts

You can receive discounts on:

- Lasik
- Hearing aids
- Activity trackers
- Gym memberships
- Pet insurance
- Glasses and contacts
- Vitamins
- Smoking cessation

Visit your Anthem portal and select **Discounts** to view the member exclusive offers.

### Sydney Health App

This app gives you access to all your health plan information while on the go. You can:

- Find care and check costs
- Access digital ID cards
- See an overview of your benefit plan
- View claims
- Check health records

### Sydney Health 24/7 Virtual Care

Need immediate care? Through the Sydney Health app, you can schedule doctor visits 24/7 through live video with board-certified physicians. Costs range from \$85-175 per visit. Licensed psychiatrists and psychologists are also available at an additional cost.



**When you travel outside the U.S., your Anthem plan covers you in the event of an emergency. Visit [bcbsglobalcare.com](https://www.bcbsglobalcare.com) for more information regarding the 24/7 Services Center contact information and claim forms.**

# ANTHEM WELLNESS INCENTIVES

## Well-being Focus. Earn Rewards.

The Wellbeing Solution Program from Anthem connects you with easy-to-use digital health and wellness tools that can help you stay at your best.

**The more activities you complete, the greater your reward!**

When you complete any of the activities listed below, you'll earn rewards to put toward a gift card.

- ✓ Choose the activities you'd like to complete
- ✓ Enrolled spouses are also eligible
- ✓ Earn up to \$200 in rewards
- ✓ It's that easy!

### Preventive Care

Annual preventive wellness or well-woman exam with your doctor	\$25
Annual cholesterol test	\$20
Colorectal cancer screening	\$25
Routine mammogram	\$25
Annual eye exam	\$25
Get an annual flu shot	\$20

### Digital & Wellness

Log in to your Anthem account	\$5
Connect a fitness or lifestyle device	\$5
Complete a health assessment	\$20
Complete action plans around eating healthy, weight management, and physical activity	Up to \$25
Track your steps	Up to \$60
Complete Well-being Coach digital check-ins	Up to \$20
Update your contact information	\$10

### Condition Management

<b>ConditionCare:</b> Work one-on-one with your health coach and earn rewards for participating in and completing the program	Up to \$50
<b>Future Moms:</b> Moms-to-be can receive support from a registered nurse and earn rewards for completing initial, interim, and postpartum assessments	Up to \$40
<b>Well-being Coach:</b> Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward	\$25
<b>Well-being Coach/Tobacco Cessation:</b> Receive one-on-one coaching by phone as you complete your goal to earn a reward	\$25



- Open the Sydney Health app or visit [anthem.com](https://www.anthem.com).
- Go to **My Health Dashboard**. Select **My Rewards**.
- Select **Redeem Rewards** to see how much you've earned.
- Use your rewards toward a gift card.






## How to View Your Rewards

# HEALTH SAVINGS ACCOUNT

## Tax-advantaged Account for Expenses.

Your HSA earnings grow tax-deferred, can be used tax-free without “use it or lose it rules” and roll over to the following year.

A health savings account (HSA) is part of our high-deductible health plan (HDHP). HSA funds can be used for all qualified medical, pharmacy, dental and vision expenses, including:

-  Medical services
-  Dental procedures
-  Over-the-counter medications
-  Eyeglasses
-  Prescription drug coverage

## HSA Annual Maximum Contributions






A Health Savings Account is just like a regular savings account, but you only use it for qualified Medical, Prescription, Dental and Vision expenses. You can contribute money on a tax-free basis to your HSA. Because you are no longer making payroll contributions on a pre-tax basis to your HSA as a retiree, you will need to make contributions directly to your Empower HSA and account for this on your annual tax return to the IRS. You can make contributions by linking a bank account such as a checking or savings account to your HSA and transferring funds, or by writing a check and depositing it with Optum. Call Optum for instructions on how to make check deposits. If you have questions or concerns about this, contact a tax professional.

The table below summarizes the maximum amount of funds you can contribute to an HSA on a tax-free basis in 2025.

	Annual Max.	“Catch Up” Amount	Annual Total
Single Coverage	\$4,300	\$1,000	\$5,300
Family Coverage	\$8,550	\$1,000	\$9,550

The Annual “Catch Up” amount is the IRS’ catch up contribution amount which allows those 55 and older to contribute an additional \$1,000 per year to an HSA on a tax-free basis.

## How to Use Your HSA

-  When you visit a provider, you typically do not pay at the time of service.
-  After your visit, your provider submits your claim to Anthem.
-  Anthem applies network discounts, and you’ll receive an Explanation of Benefits.
-  Your doctor will then send you a bill for what you owe.
-  You can pay your bill by using your HSA.

To qualify for an HSA, you must meet the following requirements, as defined by the IRS:

- You must be covered under a High Deductible Health Plan
- You have no other health coverage except what is permitted by the IRS
- You are not enrolled in Medicare
- You cannot be claimed as a dependent on someone else’s tax return



Optum Bank  
via Empower

Call: (800) 331-5455  
Visit: [empowermyretirement.com](https://empowermyretirement.com)

# DENTAL

Two Options. Complete Care.

## You can choose from two plans to fit your needs

Both plans cover 100% of preventive services with in-network dentists.

### ✓ Base Dental

Offers coverage for preventive, basic, and major services but does not include orthodontia.

### ✓ Enhanced Dental

Has a higher annual plan maximum and offers orthodontia coverage for dependents aged 18 and under.

## Delta Dental provides three levels of dental coverage based on where you receive services.

**Delta PPO Network:** If you use a provider in the PPO network, you will benefit from significant discounts and avoid extra charges. You can choose from 108,000 dentist locations.

**Delta Premier Network:** If you use a provider in the Premier network, you will benefit from set fees and avoid extra charges. You can choose from 186,000 dentist locations.

**Out-of-Network:** If your provider is out-of-network, you will not be able to access discounted fees.

Visit [deltadentalin.com](https://deltadentalin.com) to search for a provider by network.

## 2025 Monthly Premiums

	Base Dental	Enhanced Dental
Retiree Only	\$24.20	\$31.49
Retiree + Spouse	\$48.00	\$62.49
Retiree + Child(ren)	\$62.41	\$97.11
Retiree + Family	\$87.03	\$129.27

	Base Dental		Enhanced Dental	
	Delta PPO Network	Delta Premier Network	Delta PPO Network	Delta Premier Network
Annual Deductible/Maximum				
Individual	\$50		\$50	
Family	\$100		\$100	
Annual Maximum per Person	\$1,000		\$1,500	
Coinsurance				
Preventive	100%		100%	
Basic Services	90%	80%	90%	80%
Major Services	60%	50%	60%	50%
Orthodontia	Not Covered		50%	
Orthodontia Lifetime Maximum				
	Not Covered		\$1,500 per dependent age 18 and under	



Call: (800) 524-0149

Visit: [deltadentalin.com](https://deltadentalin.com)

# VISION

**Extensive Network.  
Comprehensive Benefits.**

**Our vision plan offers a wide choice of providers and comprehensive coverage for services including:**

- ✓ Routine Eye Exams
- ✓ Eyeglass Frames
- ✓ Eyeglass Lenses
- ✓ Contacts

## Blue View Vision

Anthem Blue Cross and Blue Shield vision members have access to one of the nation's largest vision networks, Blue View Vision. This is the only network that gives you in-network benefits and access to:

- Private eye doctors
- Retail vendors such as LensCrafters®, Sears Optical, Target Optical®, and most Pearle Vision locations
- 1-800-CONTACTS

## 2025 Monthly Premiums

	Vision
Retiree Only	\$6.40
Retiree + Spouse	\$11.21
Retiree + Child(ren)	\$12.18
Retiree + Family	\$18.57

	Cost
Routine Eye Exam Once every calendar year	\$10 copay
Frames Once every 2 calendar years	\$150 allowance then 20% off any remaining balance
Standard Plastic Lenses Once every calendar year for one pair of single, bifocal, or trifocal lenses	\$10 copay
Contact Lenses Once every calendar year in lieu of glasses	\$150 allowance for elective; covered in full non-elective



**Anthem**

Call: (866) 723-0515

Visit: **anthem.com**

# HOW TO ENROLL

## Select Early Retiree Benefits

### Enroll in Your Benefits Online

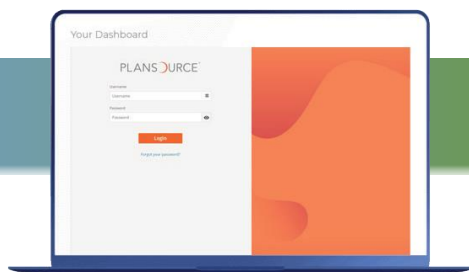
#### From your Mobile Phone or Computer

Visit [benefits.plansource.com](https://benefits.plansource.com)

- Username: First initial of your first name, first six characters of your last name, and last four of your Social Security number.  
Example: John Employee, SSN 123-45-7891 = jemploy7891
- First-time Temporary Password: Your date of birth formatted as YYYYMMDD.  
Example: June 1, 1980 = 19800601

You will receive an email from PlanSource when the system is ready for you to enroll. Please complete your enrollment prior to the last day of the month in which you retire to avoid any delays in coverage.

Once you log in to PlanSource using the information above, you can enter the enrollment process and make your coverage elections for retiree coverage.



## ENROLL

**Complete the enrollment steps to shop for benefits. After completing each screen, click Update Cart.**

## CHECKOUT

**Review all your personal, dependent, and enrollment information closely, and make changes if necessary. You can print or email the enrollment confirmation if you choose.**

# RETIREE SERVICE-BASED PAYOUT

Eligible employees retiring from a career at Heritage are:

- ✓ Eligible to receive upon their retirement a Retiree Serviced-Based Payout.
- ✓ This payout is to recognize and reward long-term commitment and service.

## Eligibility

Regular, full-time employees who are at least age 60 and have a minimum of 10 years of service (HES plus prior service with acquisition company) at the time of their retirement are eligible for the Payout.

## Retirement Notice

Notice of an employee's intention to retire should be provided to their immediate supervisor and to HR a minimum of 60 days prior to the retirement date.

Exceptions to the 60-day notice requirement will be made for retirements due to medical reasons or other unforeseen circumstances outside the employee's control.

## Amount and Taxation of Payout

Years of Service	Gross Bonus Amount
10-14	\$5,000
15-19	\$7,500
20-24	\$10,000
25+	\$12,500

- The eligible, one-time payment will be issued upon your termination.
- The payout is treated as supplemental wages for purposes of tax withholding.
- The gross amount will be reduced by applicable tax withholding and 401(k) employee contribution deferrals.

# RETIREMENT PREPARATION CHECKLIST

## Nearing Retirement

If you are nearing retirement and aren't sure what to do to prepare, we've prepared a list of company benefits and other items you should consider. The average American lives more than 20 years in retirement so preparation is essential. This list may not cover everything you need to think about so we recommend consulting with a financial advisor and/or tax consultant.

## BENEFITS TO CONSIDER

### ☐ MEDICAL PLAN AND/OR DENTAL/VISION PLAN

#### Do you plan to elect COBRA?

COBRA can generally be purchased for 18 months and is the same coverage you have as an active employee except the premium you pay includes the company portion.

If you are eligible for Medicare (age 65) when electing COBRA, COBRA will be your secondary coverage. If you become Medicare eligible while on COBRA, you are no longer eligible to continue COBRA coverage even if you have not exhausted your 18 months of coverage.

### ☐ 401(K) PLAN

#### Are your 401(K) investment choices in line with your retirement timeline? What is your withdrawal strategy?

Review your retirement accounts to make sure the allocations are appropriate for the spend-down phase of your life. Carefully review the steps for taking a distribution and consider how much you'll need to make your money last over time. Contact Empower at (844) 465-4455 for retirement planning assistance.

### ☐ HEALTH SAVINGS ACCOUNT (HSA)

#### Do you want to increase your HSA contribution before retiring?

You may want to consider increasing your balance in your HSA account to help with medical expenses in retirement. To change your HSA contribution, go to UKG → Benefits → Manage My Benefits, select the life event 'HSA Change'. Once you are eligible for Medicare, you can no longer contribute to an HSA.

### ☐ LIFE INSURANCE AND CRITICAL ILLNESS

#### Do you want to keep your basic and/or voluntary life insurance and critical illness coverages?

Group life insurance and critical illness include a conversion option which allows employees to convert all or part of their insurance coverage when employment ends. To inquire about the conversion option, contact Voya at (877) 236-7564 or [www.voya.com](http://www.voya.com).

### ☐ EMPLOYEE ASSISTANCE PROGRAM (EAP)

You should begin the emotional transition to retirement prior to stopping work. Contact ComPsych directly at (877) 533-2363 or online at [www.guidanceresources.com](http://www.guidanceresources.com) (Web ID: My5848i) for Employee Assistant Program services.

### ☐ PTO

Schedule and use your available PTO time.



# RETIREMENT PREPARATION CHECKLIST

## OTHER ITEMS TO CONSIDER

### ☐ CREATE A RETIREMENT BUDGET

Assess what your post-retirement expenses will be. Take into account healthcare costs but also things that might go away, like commuting costs.

There are many resources to pull from including Empower and AARP. Underestimating expenses is one of the biggest retirement mistakes people can make.

### ☐ DETERMINE WHEN TO COLLECT SOCIAL SECURITY

You may want to use the Social Security Benefits Calculator on [ssa.gov/benefits/calculators](https://ssa.gov/benefits/calculators) or AARP's website at [www.aarp.org](https://www.aarp.org) to help you analyze your options and timing.

### ☐ CONSIDER YOUR HEALTH CARE OPTIONS

Talk to an advisor or individual health care insurance agent to find a supplemental Medicare policy or an individual policy if you and/or your spouse will have a period of time before you qualify for Medicare.

HealthMarkets is a resource to help you understand the many health and related insurance options available so you can make the best choice. Best of all, their service is free. Shop for plans at [healthmarkets.com](https://healthmarkets.com) or call (888) 982-5467.

### ☐ CONSULT WITH A FINANCIAL ADVISOR AND/OR TAX PROFESSIONAL

Review your investments, income strategies, legal documents, and tax implications. You will want to do your best to ensure a smooth transition into retirement.

### ☐ DECIDE IF OR HOW MUCH YOU WANT TO WORK AFTER RETIRING

You may want to start a new part-time career or may need supplemental income. Be realistic about what you can and want to do in retirement, as well as what might be available to you. Find opportunities prior to retiring.

### ☐ MAKE SURE YOUR ESTATE PLANNING IS UP TO DATE

Work with an attorney to create or update a will or trust, assign a power of attorney for emergencies and have an advanced medical directive in place.

### ☐ THINK ABOUT YOUR HOME

Know how much your home is worth and finalize any housing changes or renovations while still working if possible. It is easier to buy a new house or get a new mortgage while you still have a paycheck.

### ☐ IF MARRIED, CONSULT WITH YOUR SPOUSE AND MAKE A PLAN TOGETHER

If you both work, determine if one will retire first or both will retire at the same time. Consider getting involved in separate activities and/or having a few different "to do's" in retirement. Retirement might be too much togetherness if you don't plan well.

### ☐ MAKE A "BUCKET LIST" OF THINGS YOU WOULD LIKE TO DO IN RETIREMENT

Your list may include travel or experiences, but also could include things like spending time with grandchildren, writing a family history, playing golf regularly, organizing photos, volunteering, etc. Factor the cost of these activities into your budget.

### ☐ TAKE CARE OF YOURSELF

Schedule your checkups and preventive exams prior to retiring including dental and eye exams. At each appointment, work with your provider on a plan to improve or maintain your health.

### ☐ STAY CONNECTED

Make a plan to stay in touch with co-workers and others you will no longer see on a regular basis due to retirement.

# CONTACTS

01

Medical  
[www.anthem.com](http://www.anthem.com)  
1 (844) 995-1747

02

Pharmacy  
[www.anthem.com](http://www.anthem.com)  
1 (833) 267-2133

03

Dental  
[www.deltadentalin.com](http://www.deltadentalin.com)  
1 (800) 524-0149

04

Vision  
[www.anthem.com](http://www.anthem.com)  
1 (866) 723-0515

05

HSA Empower  
[www.empowermyretirement.com](http://www.empowermyretirement.com)  
1 (800) 331-5455

06

401(K) Empower  
[www.empowermyretirement.com](http://www.empowermyretirement.com)  
1 (844) 465-4455



## Tip:

Websites are the best resources for information about providers, pharmacies, and general claims. Customer Service phone numbers are able to assist you with benefits and specific claim questions.

Looking for additional resources?  
Talk to the HES HR team for  
more information.

Email: [HRS@heritage-enviro.com](mailto:HRS@heritage-enviro.com)  
Phone: (317) 390-3148

