



**HR Support Center**  
The Hershey Company  
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September 5, 2018

### IMPORTANT BENEFIT INFORMATION

According to the information we have on file, you will soon be turning 65 and will become eligible to receive Medicare benefits. It is Hershey's Company policy that when you or your dependent becomes eligible for Medicare Part A and B you must transition into the Freedom Blue Medical plan. Enclosed you will find a plan overview of the Highmark Freedom Blue Medical Plan along with your Retiree Medical Enrollment Form. Please review this information carefully.

In order to be eligible for continued coverage under Hershey's Retiree Medical Program, please follow these steps to enroll in Highmark's Freedom Blue medical plan:

1. If you have not yet received your Medicare card, contact the Social Security Office to enroll. **Enrollment in Medicare Part A (hospital) and Medicare Part B (medical) coverage is required.**
2. Return the enclosed **Retiree Benefits Enrollment Statement** and a copy of your **Medicare ID card or Medicare enrollment Confirmation letter** to the HR Support Center as soon as possible. Our contact information is noted above. *Failure to return the required paperwork will result in the cancellation of your benefits.*
3. If applicable, a separate **Retiree Benefits Enrollment Statement** is enclosed in your packet for your dependent(s). Please return the form to myHR to ensure continued coverage. Dependent coverage options will remain the same until they become Medicare eligible. Any eligible dependents who are already eligible for Medicare and enrolled in a Post-Medicare plan will maintain their current coverage.

**DO NOT ENROLL IN MEDICARE PART D (prescription drug)** If you choose to enroll in Hershey's retiree medical program, the prescription drug benefit, provided by Express Scripts, is available to you through the Freedom Blue Plan. This plan provides you the option of purchasing prescriptions at your local pharmacy or through the mail order pharmacy for maintenance prescriptions. A summary of this prescription plan is enclosed.

Typically, Medicare benefits are effective on the first day of the month in which you turn age 65. Therefore, coverage under the Pre-Medicare plan will terminate on the last day of the month before the Freedom Blue Medicare plan effective date. To ensure a smooth transition, if

you and/or your dependents are scheduling any physician appointments or in need of medication purchases (please attempt to schedule) before all plan changes.

Enrollment processing by Freedom Blue may take approximately seven to ten days AFTER your effective date. New medical ID cards will be mailed to you and/or your dependents after your enrollment is processed.

When using your medical or prescription benefits, you do not need to show both your Medicare card and your Freedom Blue card. Show **only** your Freedom Blue card at your doctors' office, hospitals and pharmacies. Freedom Blue will bill Medicare for the medical services.

If you would like additional information on the post-Medicare plans, please contact the following carriers:

- Highmark Freedom Blue (Hershey's Medicare Advantage program): 1-888-529-8981
- Medicare: 1-800-633-4227 or <http://www.medicare.gov/>

**If you choose to waive/decline your benefits, you may re-enroll during Hershey's Annual Open Enrollment period or within 31 days of losing coverage elsewhere.**

Special Note: As the U.S. benefits landscape evolves, we regularly evaluate Hershey's group insurance Medicare plans and how they compare to the many options available in the individual Medicare insurance market. We feel strongly that we want the best choice, coverage and options for our Retirees. As we are evaluating our plans, Hershey recognizes that Retirees who are eligible for Medicare may find greater choice and flexibility, with lower costs, in the individual Medicare market. Hershey wants to introduce you to this conversation, and make you aware that we may have additional opportunities for this discussion in 2019. While the Freedom Blue plan for 2018 is still the option, there may be more choice coming in 2019.

Hershey values our retirees' dedicated service to Hershey, and we're committed to continuing to provide you with access to quality, competitive healthcare, while maintaining our promise for retiree coverage. Look for more information and additional opportunity for education and dialogue throughout 2018.

Please be aware that retiree medical benefits are subject to change or termination at the discretion of The Hershey Company.

If you have any questions, please contact the HR Support Center at 1-800-878-0440 or [myhr@hersheys.com](mailto:myhr@hersheys.com).

Sincerely,

HR Support Center