

COBRA and Retiree Health Benefit Information

	COBRA Coverage	Retiree Health Reimbursement Arrangement (HRA)
Administrator	Alight	Via Benefits (Formerly OneExchange)
Customer Service	(844) 747-1641	(866) 356-8150
Web Address	Lubrizol.BenefitsNow.com	https://www.Via Benefits.com
Special notice regarding Medicare eligibility	The impact of Medicare eligibility on COBRA eligibility is explained below.	Lubrizol-sponsored coverage is no longer available to Lubrizol retirees and their spouses. Eligible pre-Medicare retirees and their spouses will be eligible to receive a \$6,000 and \$3,000 HRA respectively. Medicare eligible retirees and spouses should contact Via Benefits at (855) 241-5724 for assistance. If one member of a family is Medicare eligible and the other is not, the pre-Medicare individual will continue to be eligible for the HRA. The retiree information below applies only to non-Medicare retirees and non-Medicare spouses.
How long do I have to enroll in my new coverage?	You must enroll no later than the last day of the COBRA election period. The COBRA election period ends upon the <u>later</u> of: (1) 60 days from the date you lose coverage (you lose coverage on the last day of the month in which your employment terminates), or (2) the “Election Deadline” listed in your COBRA election packet.	There is no specified time period to opt in to the HRA. If you are participating in a Health Savings Account, you may choose to defer opting in to your HRA. The funds will be available to you at a later date providing you are not yet Medicare eligible.
How am I notified regarding coverage options?	COBRA election packet is sent via USPS to your home address and is typically mailed within two weeks of your termination of employment.	After your retirement Via Benefits will contact you by telephone to schedule an appointment to discuss the coverage selection process. During the call, you will discuss information about their ability to assist you in finding medical, prescription, dental and vision coverage that best meets your needs. You will work directly with a Via Benefits advisor. If and when you opt in to the HRA, Via Benefits will send a Welcome Kit to your home.
How does the election process work?	As soon as you receive your COBRA packet, your COBRA elections can be made online, by mail or via fax. To establish your account you will need your name, date of birth, valid email address, and SSN or Alight account number included in your COBRA packet.	You may work with a Benefit Advisor at Via Benefits to find medical, prescription, dental and vision coverage that best meets your needs. You can also opt in to receive the HRA even if you do not find coverage through Via Benefits.
When is coverage effective?	Once elected and paid, coverage is retroactive to the first of the month following termination of employment, as long as enrollment is completed by the last day of the COBRA election period.	Coverage effective date varies by your personal circumstances.

	COBRA Coverage	Retiree Health Reimbursement Arrangement (HRA)
When is coverage effective? (Continued)	<p><u>For example:</u></p> <p>Termination of employment date is June 15 Lubrizol active coverage terminates June 30 COBRA coverage is elected August 20</p> <p>Coverage is reinstated retroactive to July 1</p>	If you opt in to the HRA, funds will be available for the remainder of the year and will not be pro-rated.
Will I have a gap in coverage?	Although coverage is retroactive, there is a period of time when active coverage has terminated and COBRA coverage has not been elected or elections have not been reported to the carriers (UHC, Caremark, MetLife and EyeMed). Expenses incurred during that time are at the expense of the individual but can be filed for reimbursement.	Retirees may experience a gap in coverage between when their coverage as an active Lubrizol employee terminates on the last day of the month in which they retire and when their new coverage begins. Expenses incurred during that time are at the expense of the individual but may be eligible for reimbursement depending on the effective date of their new coverage. Via Benefits or the new carrier can advise on the effective date of coverage.
How soon after I make my elections can I use my coverage?	Enrollment information is sent to the carriers (UHC, Caremark, etc.) via electronic files, which are sent once each week. Depending on when your elections are made and payment is received it can take up to 14 days for your information to be sent to the carriers. As a result, it will be approximately two weeks from when you make your payment before your coverage can be verified at the carrier.	
Will I receive a new ID card?	<u>Coverage</u>	<u>New ID card issued?</u>
	COBRA Medical – Retiree	Yes
	COBRA Medical – Spouse/Dependents only	Yes
	COBRA Prescription – Retiree	No
	COBRA Prescription–Spouse/Dependents only	Yes
Do my spouse’s deductible and out of pocket maximums start over when they move from active coverage to COBRA?	They transfer. However, if you are Medicare eligible and your spouse is going to have his or her own COBRA coverage, please notify the Corporate Benefits group at benefits@lubrizol.com that your spouse is electing COBRA coverage so we can have the spouse’s deductible and out of pocket expenses transferred for your spouse. The transfer is <i>not automatic</i> when your spouse moves from being your dependent to having his or her own coverage.	
What if I or my spouse become eligible for Medicare after we are enrolled in COBRA?	Becoming Medicare-eligible disqualifies you from COBRA coverage. Your coverage will terminate on the last day of the month prior to your Medicare eligibility. (i.e. If you turn 65 June 15 you are Medicare eligible June 1 and your COBRA coverage will terminate May 31.) The same applies to your spouse who becomes Medicare eligible while on COBRA coverage.	
What can Non-Medicare retirees and		Pre-Medicare retirees and spouses may elect a Health Reimbursement Arrangement (HRA); \$6,000

	COBRA Coverage	Retiree Health Reimbursement Arrangement (HRA)
non-Medicare spouse elect?	Non-Medicare retirees and spouses can enroll in COBRA for up to 18 months or until they become Medicare eligible.	for the non-Medicare retiree and \$3,000 for their non-Medicare spouse. Eligibility for the HRA ends when the participant/spouse becomes eligible for Medicare.
What if I or my spouse are eligible for Medicare at retirement?	<p>You or your spouse are eligible to enroll in COBRA if Medicare-eligible.</p> <p>If the Medicare-eligible party has not yet enrolled in Medicare because he or she had coverage under Lubrizol’s plan for active employees, we encourage you or your spouse to <u>discuss their options with a representative from the Social Security Administration prior to making elections.</u></p> <p>If the Medicare-eligible party does not enroll in Medicare when active coverage ends, he or she may incur a life-long penalty for late enrollment because Medicare does not recognize COBRA coverage as “qualified group coverage.”</p> <p>Things to consider before you or your Medicare-eligible spouse enrolls in COBRA:</p> <ul style="list-style-type: none"> • When COBRA claims are processed, Medicare will be primary over COBRA, even if you or your spouse are not enrolled in Medicare. • The Medicare deductible and the Lubrizol medical plan deductible must be met before Lubrizol will pay claims, which may result in higher out-of-pocket expenses. • Being enrolled in Medicare and COBRA delays your or your spouse’s enrollment in a Medicare Advantage or Supplemental plan. (You cannot be enrolled in a Medicare Advantage or Supplemental plan while enrolled in COBRA.) • There may be a number of Medicare Advantage and Supplemental plans that will likely suit your or your spouse’s needs better than the Lubrizol COBRA coverage. 	<p>Medicare eligible retirees may work with Via Benefits for assistance in finding medical, prescription, dental and vision coverage that best meets your needs. Via Benefits can be reached by calling (855) 241-5724. This also applies to Medicare eligible spouses.</p>

	COBRA Coverage	Retiree Health Reimbursement Arrangement (HRA)
Who should I contact if I have questions?	First call Alight customer service at (844) 747-1641. If they are unable to resolve your issue, email Lubrizol Corporate Benefits at benefits@Lubrizol.com . For questions related to Medicare and Medicare coordination, contact the Social Security Administration.	First call Via Benefits at (866) 356-8150. If they are unable to resolve your issue, email Lubrizol Corporate Benefits at benefits@Lubrizol.com .
Who do I contact to enroll in medical, prescription, dental and vision coverage if I or my spouse are eligible for Medicare?	Call Via Benefits at (855) 241-5724. A representative will assist in finding a Medicare Advantage and/or Medicare Supplement plan that is best for you or your spouse.	
I called Via Benefits and they don't have a record for me. Why not?	The benefit advisor at Via Benefits can assist the retiree and their eligible spouse even if Via Benefits does not have a record. Lubrizol sends retiree records each week. If a retiree or retiree spouse calls and Via Benefits does not have a record for them, the benefit advisor will create one. Once Lubrizol sends the retiree data to Via Benefits following retirement, the manual record and data record will be merged. For the best experience, wait until after your retirement to contact Via Benefits.	