



October 20, 2025

Important Information About Your American Chemical Society (ACS) Retiree Medical and Prescription Drug Coverage and In-Person Event

Dear Medicare-eligible Retiree,

We are pleased to inform you that your coverage under the Humana Medicare Advantage with Prescription Drug (MAPD) PPO plan will **continue for 2026**. There are **no changes to the benefits** available to you.

The U.S. based team of RetireeFirst Advocates will still be available to help you navigate the complex retiree healthcare landscape. They can help troubleshoot issues you may have with your insurance, provider's office, or pharmacy.

Details regarding your 2026 premiums will be mailed in a separate letter in November.

About Your Plan

Plan Highlights

- You have a \$0 Medical and Prescription Deductible
- You have a \$1,500 Medical Maximum Out of Pocket
- You pay \$15 copay for Primary Care Visit
- You pay \$35 copay for Specialist Visit
- You pay \$35 copay for Urgent Care
- You pay \$65 copay for Emergency Room, waived if admitted within 24 hrs.
- \$300 allowance for Wigs (Medically Necessary)
- One routine eye exam per year is \$0 cost to you - Must use EyeMed providers

- One routine hearing exam per year is \$0 cost to you
 - \$1,000 allowance for hearing aid(s) – all types up to 2 every 3 years
 - Includes 80 batteries per aid and 3 year warranty - Must use TruHearing
- You pay \$35 copay for Podiatry Services, 6 visits per year
- You pay \$35 copay for Acupuncture Services for chronic low back pain – up to 20 visits per year and 20% coinsurance for routine Acupuncture Services, unlimited visits per year
- Prescription drugs are discounted when Mail Order pharmacy is used.
- Access to SilverSneakers Fitness Benefit.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

Important Things to Know:

- You must be enrolled in Medicare Parts A and B to participate in the Humana MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Humana ID card for Medical and Prescription Drugs.
- You can use any willing Medicare medical provider, regardless of if the provider is in or out of the Humana network.
- No referrals are needed for Medicare covered medical services.
- You should be able to use almost any retail pharmacy as Humana includes over 66,000 in-network pharmacies, nationwide.
- Humana also offers a Mail Order Pharmacy called CenterWell Pharmacy for your convenience.

You're Invited

The ACS Benefits Team and RetireeFirst will jointly host an in-person event as well as a virtual webinar to review the Humana plan and answer questions. Retirees, spouses, and/or dependents are invited to attend.

Meeting Location	Date	Time
CAS Auditorium 2540 Olentangy River Road Columbus, OH 43202	11/17/2025	10:00am EST

Visit www.zoom.com/join and enter Meeting ID: 847 1314 1952 Passcode: 144855 Meeting Name: 2026 Humana MA Plan Webinar – ACS/RetireeFirst	12/5/2025	10:00 am EST
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Please RSVP for the in-person event by 11/10/2025 to RetireeFirst at (614) 333-5385 (TTY 711) or toll free (855) 267-6117 (TTY 711) Monday-Friday, 8am-5pm EST.

A Retiree Advocacy Webpage is available for easy access to plan and contact information. You can access this page at **www.retireefirst.com/ACS**. If you are unable to attend the in-person meeting or virtual webinar, a recorded presentation will be posted to the Webpage by 12/1/2025 to view at your convenience.

If you have questions about any information in this letter, please call RetireeFirst Advocates at **(614) 333-5385 (TTY 711) or toll free (855) 267-6117 (TTY 711) Monday-Friday, 8am-5pm EST.**

Sincerely,

~ ACS Benefits Team

Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.