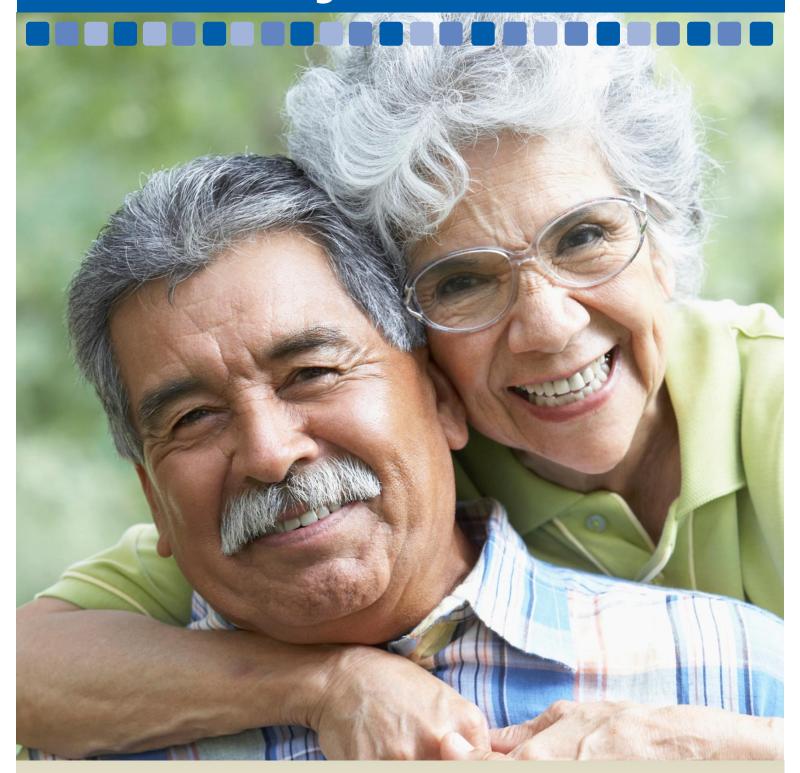
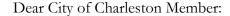
City of Charleston Retirees 2023 Program Enhancements



The City of Charleston is changing the way we deliver your Retiree Medicare benefits for 2023.



The City of Charleston (City) understands the importance of not only providing retiree medical benefits, but also ensuring that the plans are administered efficiently and are easily understood. To meet these objectives, effective July 1, 2023, we have selected **Amwins Group Benefits** to administer medical benefits for participants who are eligible, and for which Medicare is their primary insurance.

Amwins is a leader in innovative health care solutions with over 20 years of experience in administering retiree health plans.

While Amwins will handle the day-to-day administration of your retiree health plan, the City will continue to sponsor the supplemental Medicare plan. This change is designed to provide an experienced team of retiree benefits experts to assist and support you. There will be **no changes** to the benefit plan design, health insurance premiums or how you currently pay your premiums. Here's what you'll see:

Health plan option

For 2023, you'll have a new plan administrator, Amwins Group Benefits.

A Dedicated Retiree Customer Care Center:

If you need help or have a question, you will be able to speak to the dedicated Amwins Customer Care Center for City of Charleston Medicare Retirees toll-free.

No need to change your doctors:

- The new medical plan will provide supplemental coverage to Medicare, just as your current plan does today.
- There are NO network restrictions; you can see any doctor or provider who accepts Medicare.

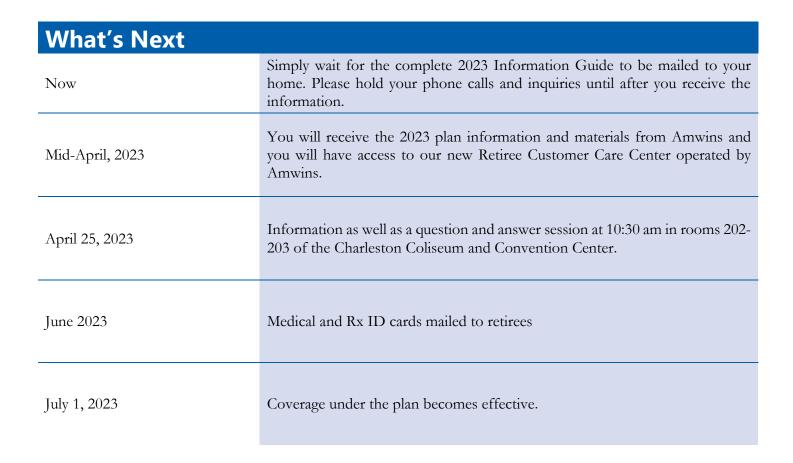
This change will provide a better solution to our retirees' healthcare needs. Rest assured that all the details you'll need to know will follow in the coming weeks. In the meantime, please read on for an overview of what to expect.



Exciting 2023 Program Updates

What improvement	ts you'll see for 2023:

what improvements you if see for 2025:	
Your new City of Charleston Medicare supplemental plan	The new City of Charleston retiree plan will be fully-insured by The Hartford Life and Accident Insurance Company (medical) and Express Scripts Insurance Company (prescription drugs).
New Retiree Customer Care Center just for you	Amwins trained Medicare specialists will provide plan advice, information, and enrollment support as you need it all throughout the year. They will be your advocates for anything related to Medicare and your healthcare needs.





Address Block



This guide has been designed to help you understand the retirement changes taking effect beginning July 1, 2023, and provides a description of certain benefit programs for which you are eligible today. If there is any discrepancy between the information presented in this guide and the official plan documents, the plan documents will always govern. The City of Charleston reserves the right to make future changes as it deems appropriate. Participation in these plans is not a promise or quarantee of future benefits.