

A message from IBM Benefits:

We understand that healthcare costs are an important concern for many retirees. Changes across the Medicare marketplace, including recent CMS requirements, have increased the cost of providing Medicare Advantage coverage.

These changes include enhancements to Medicare Part D prescription drug coverage that provide greater financial protection for individuals with high prescription drug expenses. While these improvements offer valuable benefits to many Medicare beneficiaries, they have also contributed to higher plan costs across the Medicare market.

Based on these market and regulatory factors, premiums for the IBM-sponsored Medicare Advantage plan were projected to increase more than 15% for 2027.

To help manage those costs while maintaining affordable coverage, IBM introduced plan design changes for 2027, the first significant plan design changes since 2023. These changes substantially reduced the projected premium increase, helping keep retiree premium contributions flat for 2027.

In developing the 2027 program, IBM carefully balanced rising healthcare costs with the goal of maintaining affordable, comprehensive coverage for retirees. The resulting changes help preserve the long-term sustainability of the program while minimizing the financial impact to retirees.



P.O. Box 740114
Atlanta, GA 30374-0114



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Review important
changes at
retiree.uhc.com/ibm

Important Plan Information

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Supporting your health

2027 IBM-sponsored Group
Medicare Advantage plan updates



No action needed

Thank you for being a valued member of one of the IBM-sponsored Group Medicare Advantage (PPO) plan options.

You do not need to do anything to stay enrolled in the same plan option for 2027.

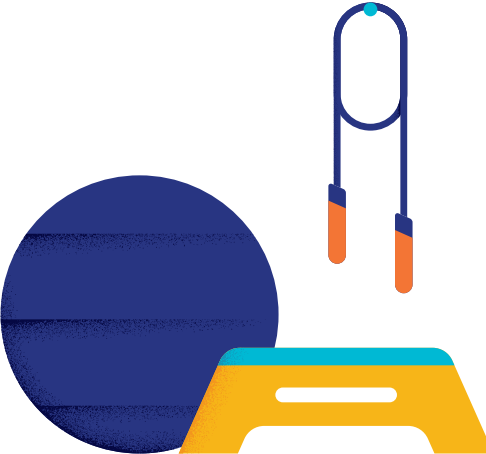
To review important updates including benefit changes, billing information, plan benefits documents and frequently asked questions visit retiree.uhc.com/ibm.

You continue to have:

- ✓ Access to see any provider who accepts Medicare and the IBM-sponsored Group Medicare Advantage plan
- ✓ Prescription drug coverage – A broad drug list with a large network of pharmacies
- ✓ Worldwide emergency and urgent care coverage
- ✓ Value-added benefits not included with Original Medicare, including dental and vision benefits
- ✓ Custom benefits and dedicated customer service for IBM retiree plan participants

And voluntary clinical and wellness programs including:

- ✓ Rewards for certain health care activities
- ✓ Post-discharge meals, post-discharge transportation and in-home care
- ✓ In-home wellness visits with Optum® HouseCalls
- ✓ A free gym membership



Attend a virtual meeting to learn about the Group Medicare Advantage plan options designed exclusively for IBM retirees:

October 20, 2026

9 a.m. ET
Meeting number: 2662 074 8624

1 p.m. ET
Meeting number: 2661 107 4837

October 21, 2026

9 a.m. ET
Meeting number: 2664 386 7486

1 p.m. ET
Meeting number: 2662 451 1848

4 p.m. ET
Meeting number: 2663 169 5903

October 22, 2026

9 a.m. ET
Meeting number: 2660 038 3045

1 p.m. ET
Meeting number: 2662 617 9171

To join a virtual meeting



Go to retiree.uhc.com/ibm or scan the QR code and look for the meeting schedule document on the home page. If you are unable to attend you can also find a recording online.

Don't have internet access?

To dial in, call **1-763-957-6400**. Then, enter the meeting number and press # to hear the presentation.

Note: The audio access code is the same as the meeting number.



We are committed to continuing to deliver a plan that fits your needs

Have questions or want to make a plan change?
Call **1-877-852-0641**, TTY **711**, between October 15–December 7.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare. Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.