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## **Summary of Material Modification for the Ameren Retiree Welfare Benefit Plan**

**January 1, 2020**

This notice contains a summary of material modifications to the **Ameren Retiree Health Reimbursement Account Plan**, a component of the **Ameren Retiree Welfare Benefit Plan** (the "Plan").

Specifically, this summary of material modifications ("SMM") describes important changes to the *Ameren Retiree Health Reimbursement Account Plan* summary plan description ("SPD"). The changes supersede any contrary eligibility provisions contained in the SPD, although the remainder of the SPD will remain effective.

### **Potential Re-instatement of Eligibility for the *Ameren Retiree Health Reimbursement Account Plan* ("*Ameren RHRA Plan*")**

Certain retirees who were previously eligible to participate in the Ameren RHRA Plan and lost eligibility may be able to re-enroll in the Ameren RHRA Plan, as described below.

- Ameren retirees and their dependents who were eligible for the *Ameren RHRA Plan* and lost eligibility for a Plan Year beginning on and after January 1, 2017, either because they did not enroll in a supplemental Medicare medical and/or prescription drug plan through Aon Retiree Health Exchange ("Aon Exchange") when first eligible, or enrolled, but lost eligibility due to a dis-enrollment, will have a limited opportunity to reinstate eligibility for the *Ameren RHRA Plan*.
- Once loss of eligibility occurs, the eligible individual has an opportunity to re-enroll in a supplemental medical and/or prescription drug plan through Aon Exchange during one of the next two annual Medicare Open Enrollment periods. Medicare's Open Enrollment period is October 15 through December 7 each year. Please note, eligible individuals who lost eligibility in 2017, 2018 or 2019 must re-enroll in a supplemental medical and/or prescription drug plan through Aon Exchange no later than December 7, 2020 to be eligible to re-enroll in the Ameren RHRA Plan.
- If the individual enrolls within the time noted above, the individual would be re-enrolled in the *Ameren RHRA Plan* effective January 1 following the Medicare Open Enrollment period in which the individual re-enrolled. The eligible individual must remain enrolled in a supplemental Medicare medical and/or prescription drug plan obtained through Aon Exchange to continue to be eligible for the *Ameren RHRA Plan*.
- If the individual does not enroll within the time noted above, the individual will not be able to re-enroll in the *Ameren RHRA Plan* later and the individual's coverage will be deemed forfeited for life.
- During the period in which the individual has lost eligibility under the *Ameren RHRA Plan*, the individual is not eligible for new credits under the *Ameren RHRA Plan*.
- During the time period that a spouse may be enrolled in a supplemental medical and/or prescription drug plan obtained through Aon Exchange, but the retiree is not enrolled, neither the spouse nor the retiree is considered to be enrolled in the *Ameren RHRA Plan*, and will not be eligible for the Ameren credits under the Plan.

- When the retiree timely re-enrolls in a supplemental medical and/or prescription drug plan obtained through Aon Retiree Health Exchange as described above, the *Ameren RHRA* will be eligible for new credits under the Plan.
- In the event a subsequent loss of eligibility occurs, the individual *Ameren RHRA* will not be eligible for new credits under the Plan. If the individual does not enroll within the allotted next two Medicare Open Enrollment periods following this subsequent loss of eligibility, the individual will not be able to re-enroll in the *Ameren RHRA Plan* later and the individual's coverage will be deemed as forfeited for life. If the individual is the retiree, any enrolled dependents will also be deemed as forfeiting *Ameren* retiree medical benefits for life.
- A spouse is not eligible for *Ameren's* retiree medical benefits under the Plan if the retiree is not enrolled in the Plan, (unless the retiree is deceased and the surviving spouse has not re-married). If the spouse is the individual who lost eligibility for the *Ameren RHRA Plan*, the retiree must first be enrolled in the *Ameren Retiree Medical Plan* or the *Ameren RHRA Plan* in order for the spouse to be eligible for any retiree medical benefits under the Plan.
- In the event a retiree's under-age-65 dependent(s) lost eligibility for *Ameren* retiree medical benefits under the Plan due to the retiree's loss of eligibility, the dependent(s) will again be eligible for benefits under the *Ameren Retiree Medical Plan* or the *Ameren Retiree Health Reimbursement Account Plan* based on his/her age in the event the retiree again becomes enrolled in the *Ameren RHRA Plan*.
- Please note, however, in the event a dependent lost eligibility for *Ameren* retiree medical benefits under the Plan due to the retiree's loss of eligibility, and the retiree is since deceased, the surviving dependent(s) will again be eligible for benefits under the *Ameren Retiree Medical Plan* or the *Ameren Retiree Health Reimbursement Account Plan* based on his/her age, as long as all other eligibility requirements of the Plan are met, including the re-enrollment within two Medicare Open Enrollment periods from the date of loss of eligibility as described above.

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Please note, the Company reserves the right to amend the Plan in the future. For more information on the Plan or the information provided in this SMM, please contact the Plan Administrator at the address and phone number shown below.

Ameren Services Company  
 1901 Chouteau Avenue, Mail Code 533  
 Post Office Box 66149  
 St. Louis, MO 63166-6149  
 877.769.2637

*Please read this SMM in conjunction with the Plan's SPD. The Plan features in this notice will supersede any contrary provisions contained in the SPD. If you have any questions regarding this SMM, or wish to obtain a copy of the SPD or the Plan document, please contact the Plan Administrator.*

**YOUR RIGHTS UNDER THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF  
1996 (HIPAA)**

HIPAA Notice of Privacy Practices

In compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), this is a reminder that *Ameren's* group health Plan maintains a privacy notice, which provides a complete description of your rights under HIPAA's privacy rules. You may obtain a copy of *Ameren's* privacy notice by contacting the *Ameren* Benefits Center at **877.7my.Ameren** (877.769.2637), option 2, or visit **myAmeren.com>Ameren Benefits Center>Library>Regulatory Notices**. This notice is also available in your Summary Plan Description.