Your P&G Retiree Healthcare Guide

Beyond Wealth
PARTNERS

PLAN EARLY. ENROLL RIGHT. RETIRE WITH CONFIDENCE.

Retiree healthcare is one of the most time-sensitive decisions you'll make when stepping away from P&G. Here's what you need to know to avoid costly gaps—or even losing coverage.

KEY TAKEAWAY

Enrollment is **NOT** automatic. You must take action within specific timeframes.

NOT MEDICARE-ELIGIBLE?

You can enroll in the
P&G UnitedHealthcare® Retiree PPO Plan.

MEDICARE-ELIGIBLE (ENROLLED IN A & B)?

You can enroll in the
P&G UnitedHealthcare®
Group Medicare Advantage Plan.

Retirement Healthcare Timeline

UP TO 90 DAYS BEFORE 65	BEFORE RETIREMENT OR TURNING 65	30 DAYS BEFORE OR AFTER RETIREMENT	3-4 WEEKS AFTER ENROLLMENT	4-6 WEEKS AFTER RETIREMENT
Enroll in Medicare (A & B).	Submit your Medicare A & B ID card to P&G Benefit Services.	Enroll in your P&G Retiree Healthcare through digital.alight.com/pg or call 844-786-6588.	You'll receive your medical, dental & prescription ID cards.	You'll receive your first invoice (may include two months' premiums).

MEDICARE TIMING MATTERS

→ Medicare becomes your primary insurance on your first day as a retiree.
→ Medicare must start on the 1st of the month in which you retire.
→ No mid-month start dates.

EXAMPLE:
Retire June 15, Medicare must start June 1.

DELAYING MEDICARE? KNOW THE RISK

→ You can stay on the PPO plan for up to 5 months.
→ Claims are processed as if Medicare is primary.
→ After 5 months, coverage is terminated.

NOTE
Partial coverage today can mean no coverage tomorrow.

WAIVING COVERAGE? READ THIS FIRST

→ You can waive coverage and enroll later.
→ **BUT**, you must show 12 months of continuous coverage before you can re-enroll.
→ Gaps in coverage may mean permanent loss of eligibility.

IMPORTANT
Waiving coverage is one of the biggest mistakes we see.

WHAT HAPPENS IF YOUR SPOUSE IS LEFT COVERED?

→ Surviving spouses can remain on the plan.
→ Premiums are significantly higher.
→ Medicare rules still apply.
→ Factor this into your income, insurance & estate plans.

NOTE
Costs often increase for the surviving spouse.

2026 Monthly Premiums *(Medical)*

MEMBER CATEGORY	NON-MEDICARE	MEDICARE-ENROLLED
Retiree or Spouse	$277	$42
Domestic Partner (Not Tax-Dependent)	$1,106	$163
Child (Under 26) or Disabled Child	$553	$84
Surviving Spouse	$1,106	$163

NOTE
Premiums are billed monthly by check or automatic bank withdrawal. First invoice may include two months.

Dental *(Cigna)*

Single:	$25/month
Family:	$50/month
Domestic Partner (Not Tax-Dependent):	+$49.01 surcharge

- Coverage begins the 1st of the month after retirement if you enroll.
- Lifetime orthodontia maximum of $2,000 still applies.

Cobra vs. Retiree Plan

COBRA	P&G RETIREE PLAN
• Up to 18 months • Same plan as active employees • Full cost + 2% admin fee • Best for short-term needs	• Lifetime coverage (if eligible) • Lower, structured premiums • PPO or Medicare Advantage options • Best for long-term needs

You may elect COBRA to delay enrollment in retiree healthcare—but it's typically more expensive.

Savvy Tips

START EARLY:

Begin Medicare & retiree healthcare enrollment 90 days before retirement or turning 65.

AVOID GAPS:

Medicare must begin on the 1st of the month you retire.

APPEAL IRMAA:

You may pay less in Medicare premiums—don't leave money on the table.

USE SSDC:

P&G partners with SSDC to help with Medicare enrollment.
Call 1-866-729-8912 (Option 5).

ACTIVELY ENROLL:

Healthcare & dental are not automatic. Enroll at digital.alight.com/pg or call 844-786-6588.

SET UP AUTOPAY:

Avoid missed premium payments with monthly automatic withdrawals.

Beyond Wealth
PARTNERS

We help P&G retirees navigate healthcare, reduce costs, and make confident decisions.

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