



Overview of Retiree Benefits



Vanguard[®]

Congratulations on your upcoming retirement!

To assist you as you prepare for this next phase of your life, we've prepared this booklet about the benefits you're eligible to receive as a Vanguard retiree. In it, you'll find details on your benefits, forms, and contact information should you have questions now or in the future.

You'll also find instructions on how to sign up for CrewNet External, which provides important information and access to retirees. Signing up before you retire is a simple and easy process, so be sure to see page 13 for more details.

Vanguard thanks you for your years of committed service, and we wish you the best during your retirement.

Sincerely,
Vanguard Benefits

Remember, you are only considered a Vanguard retiree if you meet the age and service requirements set forth in the retirement policy in effect on your last day of employment with Vanguard.

Detailed information regarding the benefits covered in this booklet can be found in The Vanguard Group, Inc. Benefit Plan for Retirees Summary Plan Description (SPD). Search "Retiree SPD" on CrewNet or CrewNet External. You may also request the Retiree SPD in paper form, free of charge, by calling Crew Central™ at Ext. 1CREW or 844-841-2739.

Vanguard's Retiree Health Care Benefits

Upon retirement, you will receive a Retiree Medical Account (RMA), the balance of which will be based on your years of service over age 40. For each year of service beginning at age 40, your RMA will be credited \$5,500. Your beginning balance is on the personalized RMA statement included in this packet.

You can use your RMA for reimbursement of up to 75% of your after-tax eligible health care premiums. This includes your costs for COBRA (the Consolidated Omnibus Budget Reconciliation Act, a federal law), Medicare, Medicare Supplemental Plans, coverage you elect through one of Vanguard's retiree health care plans or the Affordable Care Act, or other private insurance. If you are married, you can submit your and your spouse's eligible expenses to either RMA. **Reimbursements of eligible expenses are not taxable or reportable to the IRS.**

If you are married at the time of your retirement and your spouse is not an active crew member or Vanguard retiree, your spouse's RMA will be equal to 50% of your RMA balance. Beginning the year after your retirement, \$1,000 will be added to your RMA (and \$500 to your eligible spouse's RMA) annually. **Domestic partners are not eligible to receive a spousal RMA.**

If you get married after you retire, your spouse will be eligible for his or her own RMA. Your spouse's starting balance will be 50% of your balance as of the date you are married. In the event of your or your spouse's death, that person's RMA balance will be forfeited and the surviving spouse may use his or her own account for future premium reimbursements. Surviving family members have one year from the date of death to submit any amounts eligible for reimbursement that the decedent incurred prior to death. If you get divorced, your ex-spouse is no longer eligible for the RMA and no reimbursements will be available for the ex-spouse for amounts paid after the date of divorce. Vanguard will continue to make annual deposits in the open account.

While other dependents, such as children under age 26, will not receive an RMA, you may submit requests for after-tax premium reimbursements for them if they are eligible under your or your spouse's medical plan.

Vanguard uses WageWorks, a third-party administrator, to manage RMAs. Your account will be established approximately three to five weeks after you retire. Go to myspendingaccount.wageworks.com to register for online access to your account, and to obtain claim forms and submit claims. You will need your Social Security number to register, and your spouse will need to establish his or her own account access. **See the instructions and sample WageWorks Claim Form on the following pages.**

If you experience a life event such as marriage or divorce after you retire, call Crew Central at 844-841-2739 or submit a Salesforce case through your secure access at CrewNet External.

Need more information?

Refer to the Retiree SPD. Search "Retiree SPD" or "Retirement Policy" on CrewNet or CrewNet External.

WageWorks form instructions

Submitting your Retiree Premium Reimbursement Account Claim

Review these instructions before submitting your claim...



Go green! Submit claims online!

Visit:

<https://myspendingaccount.wageworks.com>

FAX



1-866-643-2219

MAIL



WageWorks Spending Accounts,
P.O. Box 34700, Louisville, KY 40232

Helpful tips to fill out the claim form:

SECTION 1: EMPLOYEE INFORMATION

Your details (Employee Name, Employer Name, Address, Phone number and Participant ID) are pre-populated in this section for your convenience.

For any updates to your pre-populated information shown here, please contact your Employer or HR representative.

2 –Date the Service was incurred (as on the receipt)

3 – The amount of the expense

4 – Patient / Service recipient's name

5 – This can be a document ID or any other Reference ID given by WageWorks

6 - Claim Form received without signed certification cannot be processed

1 – Select the service type as premium

Retain This Portion For Your Records

COVERED AND PAYMENT HISTORY
NAME: JOHN SMITH ACCOUNT NUMBER: 12345678

ITEM	NOTES	DATE POSTED	AMOUNT
Part Balance Due			\$288.13
Payment	CHECK NUMBER 1234	11/24/2014	(\$288.13)
Medical	Jan medical charges	12/02/2014	\$209.95
Dental	Jan Dental Charges	12/02/2014	\$68.89
Total Amount Due			\$278.74

➔ My Retirement Service center

What do we need on the receipts?

- Date the service was provided
- Amount paid for the service
- Description of the service
- Name of the service provider or merchant



- Preferably TYPE your claim information in this form and PRINT
- Only use blue or black ink if filling out this form by hand
- For faster reimbursements, enroll in FREE Direct Deposit online
- Submit your claims on or before the run out date
- The services should be incurred within the plan begin and end date
- This form should be used only for claiming Premium related reimbursements
- Include all supporting documents/EOB/receipts for all the expenses associated with this claim



- Avoid faxing & mailing the same claim
- Avoid using a photocopy of this claim form
- Refrain from highlighting receipts or any part of the form
- Do not staple copies of your receipts to the claim form
- Don't include this instruction sheet along with your fax/mail
- Refrain from combining multiple expenses - list each expense on a separate claim line (use more forms if needed)

For Questions Call Customer Service : 1-888-251-6982

Health Care Coverage in Retirement

You can continue health coverage for yourself and your dependents after retirement through COBRA and Vanguard's Retiree Health Plan.

COBRA

Your health care and wellness benefits and flexible spending accounts (FSA) will remain available for a period of at least 18 months, except as noted below, if you choose to elect COBRA. WageWorks, Vanguard's COBRA administrator, will mail information (including an enrollment form) to your home within two to four weeks of your retirement, on which you can elect COBRA to continue your health benefits. You will have 60 days from your retirement or from the date WageWorks notifies you, whichever is later, to elect coverage under COBRA.

If you elect to continue coverage for yourself and your covered dependents through COBRA, the coverage is retroactive from your retirement date. Vanguard will subsidize 100% of the cost for the first three months of coverage, and the subsidy is not taxable to you. After the subsidy period expires, you will be responsible for the full cost of coverage. WageWorks will mail you a payment coupon showing the full amount due.

If you or your covered spouse becomes Medicare-eligible while on COBRA, that individual's medical coverage will end. If you are enrolled in dental and vision coverage through COBRA and your coverage period has not expired, you can continue in these plans until your coverage period expires.

Even if you or your covered spouse is Medicare-eligible when you leave Vanguard, you will be offered COBRA. Be sure to note Medicare's restrictive enrollment periods and financial penalties for late enrollment. Before you retire, you may want to get personalized health insurance counseling at no cost to you from your local State Health Insurance Assistance Program (SHIP). Visit shiptacenter.org for more information. You may also contact Health Advocate at 855-424-9400 or visit healthadvocate.com/vanguard for Medicare information.

If a dependent child attains age 26 while enrolled in COBRA, his or her coverage can be extended up to 36 months (total) as a Primary Enrollee.

If you have a balance in your HealthFund Reimbursement Arrangement (HRA) at the time of your retirement, or you have elected COBRA and your coverage period has ended, you are eligible to roll over your HealthFund balance to an individual HRA. Contact Crew Central within the time frames detailed in the Summary Plan Description (SPD) for Retirees.

All COBRA payments, including those made for your FSA, are made after-tax.

Need more information?

Search "Go:COBRA" on CrewNet or CrewNet External.
Refer to the COBRA section in the Retiree SPD.

2018 monthly COBRA rates

Medical plans (all plans include prescription drug coverage)

Coverage tier	Aetna HealthFund \$950/\$1,900	Aetna HealthFund \$1,250/\$2,500	HDHP
Crew member only	\$498.19	\$480.11	\$442.75
Crew member + spouse	\$1,120.92	\$1,080.25	\$996.19
Crew member + 1 child	\$797.10	\$768.18	\$708.40
Crew member + spouse + 1 child	\$1,419.83	\$1,368.32	\$1,261.84
Crew member + spouse + 2 children	\$1,718.74	\$1,656.39	\$1,527.49
Crew member + spouse + 3 children	\$2,017.64	\$1,944.46	\$1,793.14
Crew member + spouse + 4 or more children	\$2,391.29	\$2,304.54	\$2,125.21
Crew member + 2 children	\$1,096.01	\$1,056.25	\$974.05
Crew member + 3 children	\$1,394.91	\$1,344.32	\$1,239.71
Crew member + 4 or more children	\$1,792.47	\$1,727.44	\$1,593.02

Dental plans

Coverage tier	Standard Dental	Enhanced Dental
Crew member only	\$23.04	\$35.28
Crew member + spouse	\$46.07	\$70.56
Crew member + 1 child	\$43.78	\$67.03
Crew member + spouse + 1 child	\$66.81	\$102.32
Crew member + spouse + 2 children	\$87.55	\$134.07
Crew member + spouse + 3 children	\$108.28	\$165.82
Crew member + spouse + 4 or more children	\$129.02	\$197.58
Crew member + 2 children	\$64.50	\$98.79
Crew member + 3 children	\$85.24	\$130.54
Crew member + 4 or more children	\$105.98	\$162.30

Vision plan

Coverage tier	VSP
Crew member only	\$13.97
Crew member + spouse	\$25.40
Crew member + 1 child	\$22.57
Crew member + spouse + 1 child	\$33.86
Crew member + spouse + 2 children	\$42.34
Crew member + spouse + 3 children	\$49.39
Crew member + spouse + 4 or more children	\$60.68
Crew member + 2 children	\$31.04
Crew member + 3 children	\$39.51
Crew member + 4 or more children	\$56.44

Additional Benefits

Best Doctors Retirees All other coverage tiers	Free \$1.84
Crew Assistance Program Retirees All other coverage tiers	Free \$0.67
CrewCare All coverage tiers	\$29.79
RedBrick All coverage tiers	\$3.98

*Prices reflect current rates and may be subject to change. They also include a 2% administrative fee.

Vanguard's Retiree Health Plan

Vanguard offers you access to health care plans for you and your spouse or domestic partner until you become eligible for Medicare, as well as for other eligible dependents up to age 26. You can elect to enroll in a Vanguard retiree health care plan:

- When you retire.
- After your COBRA coverage ends.
- During the annual Open Enrollment period.
- Under other specific circumstances.

See the Retiree Summary Plan Description for enrollment details.



Vanguard uses PayFlex, a third-party administrator, to administer the retiree health care plans. The covered benefits, deductibles, and out-of-pocket maximums within the retiree health plan options are the same as in the plans offered to active crew members. Vanguard will not make employer contributions to the HRA or to the Health Savings Account (HSA) for those enrolled in a Vanguard-sponsored medical plan.

To enroll in one of these plans, contact Vanguard Crew Central. Crew Central will then inform PayFlex, who will send you an enrollment packet with current coverage options and costs. If you are eligible and your COBRA is expiring, a PayFlex Enrollment kit for the Retiree Health Plan will be automatically sent to you.

Need more information?

Search "Retiree SPD" or "Retirement Policy" on CrewNet or CrewNet External. Refer to the Retiree SPD.

2018 monthly FlexCare rates* (PayFlex) for Vanguard retirees

Medical plans (all plans include prescription drug coverage)

Coverage tier	Aetna Retiree Choice \$950/\$1,900	Aetna Retiree Choice \$1,250/\$2,500	HDHP
Retiree only	\$884.14	\$852.25	\$786.32
Spouse only	\$1,098.31	\$1,058.44	\$976.03
Retiree + spouse	\$1,982.45	\$1,910.70	\$1,762.35
Retiree + 1 child	\$1,182.53	\$1,140.00	\$1,052.10
Spouse + 1 child	\$1,396.69	\$1,346.19	\$1,241.80
Retiree + 2 or more children	\$1,475.41	\$1,422.26	\$1,312.37
Spouse + 2 or more children	\$1,689.57	\$1,628.44	\$1,502.08
Retiree + spouse + 1 child	\$2,280.83	\$2,198.45	\$2,028.12
Family (retiree + spouse + 2 or more children)	\$2,573.71	\$2,480.45	\$2,288.40
Child	\$298.38	\$287.75	\$265.77
Children (2 or more)	\$591.26	\$570.00	\$526.05

Dental plans

Coverage tier	Standard Dental	Enhanced Dental
Retiree only	\$22.59	\$34.59
Spouse only	\$22.59	\$34.59
Retiree + spouse	\$45.17	\$69.18
Retiree + 1 child	\$42.92	\$65.72
Spouse + 1 child	\$63.24	\$96.85
Retiree + 2 or more children	\$42.92	\$65.72
Spouse + 2 or more children	\$63.24	\$96.85
Retiree + spouse + 1 child	\$65.50	\$100.31
Family (retiree + spouse + 2 or more children)	\$85.83	\$131.44
Child	\$20.33	\$31.13
Children (2 or more)	\$40.66	\$62.26

Vision plan

Coverage tier	VSP
Retiree only	\$13.70
Spouse only	\$11.20
Retiree + spouse	\$24.90
Retiree + 1 child	\$22.13
Spouse + 1 child	\$19.63
Retiree + 2 or more children	\$30.56
Spouse + 2 or more children	\$28.06
Retiree + spouse + 1 child	\$33.33
Family (retiree + spouse + 2 or more children)	\$41.76
Child	\$8.43
Children (2 or more)	\$16.86

*All rates are monthly

Retirement and Savings Plan

Your participation in the Vanguard Retirement and Savings Plan (RSP) ends on your retirement date. However, if you have an active 401(k) election in place on your last day as a crew member, any eligible pay you receive from Vanguard after that will be eligible for deferrals and the Vanguard match. You will also receive a final Retirement Plan contribution at the end of the quarter in which you retire. See the RSP Summary Plan Description (SPD) for details.

You can leave your assets in the RSP, take a partial or full withdrawal, set up installment payments (including through the Vanguard Managed Accounts Payout Program), or roll your assets to an IRA or other employer plan. If you have an outstanding loan balance, you have the option to continue making payments under the existing payment schedule or repaying your loan in full. You will receive a letter with additional details after your retirement.

Be sure to investigate your options thoroughly. You can take withdrawals at any time, even if you leave your assets in the RSP, but you must begin required minimum distributions (RMDs) at age 70 ½. If you leave your assets in the Plan, Vanguard will notify you when you need to start taking distributions and send you information regarding your options.

Verify your RSP beneficiary designations online at vanguard.com before you retire. You can also change your designations online, if needed.



Refer to the RSP Summary Plan Description (SPD) for details on your distribution options and designating a beneficiary. You will receive information regarding your distribution options after you retire.

Need more information?

Search “Retirement and Savings Plan” on CrewNet or CrewNet External or contact Participant Services.

Financial Wellness Resources

If you haven't already, you'll need to take steps to turn your savings into retirement income. Vanguard offers a wealth of retirement planning tools online, and you can contact a financial advisor to get a free financial plan

Vanguard's retirement income website can help you learn how to determine how much savings you need in retirement, what your retirement income sources will be, how to invest, and how to take disciplined withdrawals to make your savings last. Visit vanguard.com/retirementpaycheck or call Participant Services at 800-523-1188 for more information.

If you participate in the Managed Account Program and you leave your assets in the RSP, your participation will continue at the same reduced fee you paid as an active RSP participant.

You can also visit Vanguard's retirement plan website at retirementplans.vanguard.com for insights and guidance on how to make your retirement savings last, and other financial topics.

Log on to your Retirement and Savings Plan account at vanguard.com. Click **Review my performance**, then **Get help planning** for retirement. Select the **Do it yourself** tab, and choose Vanguard Financial Planning Services. If you have multiple accounts, be sure to access the **Employer Plans** section.

Vanguard offers a wealth of retirement planning tools online, and you can contact a financial advisor to get a free financial plan.

Life Insurance

Vanguard provides a \$10,000 life insurance policy at no cost to you through Minnesota Life. Your current primary and secondary beneficiaries, if any, will be carried over to this policy. You can change your beneficiaries at any time through CrewNet External or by submitting a case to Crew Central to request a paper copy of the designation form.

Since your coverage remains in the Vanguard group plan, you will not receive an individual copy of your policy. Therefore, it's important to let your beneficiary(ies) know about this benefit now, and provide them with instructions on contacting Vanguard Crew Central.

You have the option to convert any additional amounts of life insurance you elected as an active crew member to an individual policy; to do so, call Minnesota Life directly at 866-293-6047. The deadline for conversion is 31 calendar days from your retirement date. After this deadline, the option to convert expires.

Need more information?

Refer to the Life Insurance section in the Retiree SPD.

You can change your beneficiaries at any time through CrewNet External or by submitting a case to Crew Central.

Partnership Payments

As a Vanguard retiree, you are eligible to receive a Partnership distribution for your final year of service. When you receive your Partnership distribution depends on your retirement date. Please note that your Partnership distributions are not eligible pay for the Retirement and Savings Plan.

If you retire between January 1 and the June Partnership distribution date, you will receive the previous year's distribution on the Partnership payment date and a prorated, current-year distribution within two to four weeks after the Partnership payment date.

If you retire between the June Partnership distribution date and December 31, you will receive a prorated Partnership distribution for the time worked in the current year within two to four weeks of your retirement.

In either case, payment will be made per your designated payment election in Workday.



Additional Benefits

Vanguard Financial Planning Services

You are eligible to receive a financial plan from Vanguard Financial Planning Services. Search “Financial planning for crew” on CrewNet or CrewNet External to get started.

Paid Time Off (PTO)

You will receive a payment for any accrued, unused PTO as of your retirement date. To determine your accrued time, divide your total annual benefit (in days) by 26 pay periods, and multiply that result by the number of full pay periods you will work. Any PTO carried over from the previous year is not reimbursed.

In addition to your accrued time, you will receive a special retirement PTO payment equal to your full annual entitlement.

Bonus Payment

You are eligible to receive a year-end bonus if you are a bonus-eligible crew member who terminates employment as a retiree between December 31 (or the last business day of the year if December 31 falls on a non-work day) and the bonus payment date. You will receive this payment in January of the following year.

Retirement Gift

You will be able to choose a gift from Vanguard in recognition of your years of dedicated service. You will receive this gift approximately six weeks after your retirement date.

Matching Charitable Donation

You are eligible to request a matching charitable donation, up to December 31 of the year of your retirement. Vanguard will match donations to the Vanguard Strong Start for Kids Fund™ at 100% and all other eligible, domestic charities at 50%, up to \$10,000. Request the donation through the Vanguard Gives Back portal. For questions, please contact YourCause, Vanguard’s gift administrator, at 866-751-6031 or via email to vanguard-support@yourcause.com.

CrewNet External: The retiree portal

You can continue to use CrewNet External after you retire by visiting crewnet.vanguard.com from any computer, tablet, or smartphone. Creating a CrewNet External user name and password while you are still an active crew member is a quick and easy process. Your username and password will continue to work after you retire, providing you with access to the retiree portal.

Search CrewNet for “Go:CrewNetExternal”

- To register for the first time, click **Register now**.
- To reset your user name or password or update your preferred email address, click **Re-register now**.
- To enroll in the mobile security code service, click **Enroll now** under Mobile security code.
- To update the phone number you used to enroll in the mobile security code service, click **Update settings** under Mobile security code.

On CrewNet External, you can:

<p>Stay current on crew and company events</p> <ul style="list-style-type: none"> • Read CrewNet Features (formerly Crew’s News) and view photographs from recent Vanguard events. • Explore the Vanguard investor and About Vanguard sites. 	<p>Explore retiree benefits</p> <ul style="list-style-type: none"> • Browse CrewNet pages and explore health coverage resources. • Find the Retiree and RSP Summary Plan Descriptions (SPD). • Locate vendor contact information.
<p>Access Workday</p> <ul style="list-style-type: none"> • Keep your personal and contact information up to date. • View your historical payslips. • Maintain beneficiaries. 	<p>Contact Crew Central through Salesforce cases</p> <ul style="list-style-type: none"> • Open a Crew Central case to ask questions to an HR representative. • Correspond with HR online.

Important tips

Add your home or personal email address as your CrewNet External preferred email

If you forget your user name and/or password in the future, account reset emails are sent to your CrewNet External preferred email address. If your Vanguard email address is currently your preferred email address, you won’t be able to retrieve the password reset emails after you retire and will have to call Crew Central for assistance. Note: This is separate from updating your email address in Workday.

Sign up for the CrewNet External mobile security code feature

This is a mandatory security feature. Each time you log on (or only when logging on from a new device if you choose), you will receive a text message with a security code that you must enter on the logon screen to access the secure part of the site.

Notice of Creditable Coverage

Important Notice from Vanguard about Creditable Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it with your benefits records.

The purpose of this notice is to advise you that the prescription drug coverage under The Vanguard Group, Inc. Benefit Plan (the "Plan") is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in year 2018. As such, the Plan's prescription drug coverage constitutes "creditable coverage."

Why is this important?

This notice is important because it proves that you have creditable coverage. Because our prescription coverage is creditable coverage, you may be protected from having to pay a penalty if you subsequently lose or drop this coverage. This protection applies as long as you do not have a break of 63 days or more between the time creditable coverage under the Plan ends and your Medicare Part D prescription plan coverage begins.

Notice of Creditable Coverage

Please read this notice carefully and keep it where you can find it.

This notice has important information about your current Vanguard medical plan (including prescription drug coverage) and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan if you become covered by Medicare in 2018. If you are considering joining, you should compare your current coverage, including which drugs are covered and at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current Plan coverage and Medicare's prescription drug coverage:

- Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- Vanguard has determined that the prescription drug coverage administered by CVS Caremark is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered creditable coverage. Because your existing coverage is creditable coverage, you can keep this coverage and you will not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When can you join a Medicare drug plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year thereafter from October 15 through December 7. However, if you lose your current creditable prescription drug coverage through no fault of your own (for example, you leave employer coverage), you will be eligible for a two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

Notice of Creditable Coverage

What happens to your current coverage if you decide to join a Medicare drug plan?

If you decide to join a Medicare drug plan, your current Vanguard coverage will not be affected. You may coordinate the Vanguard medical plan (including prescription) with a Medicare prescription drug plan. If you decide to enroll in a Medicare prescription drug plan and drop your Vanguard medical plan (including prescription), be aware that you and your dependents may not be able to get your Vanguard coverage back during the current plan year, unless you have a change in status as described in the Plan. However, provided you remain eligible, you may enroll back in Vanguard's medical plan (including prescription) during the next open enrollment period under the Plan.

When will you pay a higher premium (penalty) to join a Medicare drug plan?

You should also know that if you drop or lose your current coverage with Vanguard and do not join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium will go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You will have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next October to join.

For more information about this notice

For more information about this notice or your current prescription drug coverage, or to request a copy of this notice, call the contact listed above. A copy of this notice will also be posted to CrewNet.

Note: You may receive this notice at other times in the future, such as before the next period you can enroll in Medicare prescription drug coverage or if this Vanguard coverage changes.

For more information about your options under Medicare prescription drug coverage

More detailed information about Medicare plans that offer prescription drug coverage is contained in the Medicare & You handbook. Medicare participants will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. Here are additional resources for information about Medicare prescription drug plans:

- Visit Medicare's website at medicare.gov.
- Call your State Health Insurance Assistance Program (see the inside back cover of the Medicare & You handbook for their telephone number) for personalized help.
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call 800-772-1213 (TTY 800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether you may be required to pay a higher premium (a penalty).

Date of notice: October 12, 2017

Name of entity/sender: Vanguard

Contact - Position/Office: Crew Central™

Address: P.O. Box 2600, Mailport M20, Valley Forge, PA 19482

Phone number: 844-VG1-CREW (844-841-2739)

Helpful Resources

Provider	Phone number	Website
AARP	888-687-2277	aarp.org
Aetna (medical)	800-938-0512	aetna.com
WageWorks (COBRA)	888-251-6982	benedirect.wageworks.com
WageWorks (RMA) Registration Code Vanguard-03031	888-251-6982	myspendingaccount.wageworks.com
Arizona Division of Aging and Adult Services (DAAS)	602-542-4446	des.az.gov/services/aging-and-adult/ division-aging-and-adult-services
Best Doctors*	866-904-0910	bestdoctors.com
Carebridge*	800-437-0911	myliferesource.com
Crew Assistance Program*	800-437-0911	myliferesource.com
CrewNet External (from home)		crewnet.vanguard.com
CVS Caremark (prescription)	866-559-6903	caremark.com
Delta Dental	800-471-1282	deltadentalins.com/vanguard
Flexible Spending Account (PayFlex)	800-938-0512	payflex.com
Health Advocate*	855-424-9400	healthadvocate.com/vanguard
Hyatt Legal Plans	800-821-6400	legalplans.com
Medicare	800-633-4227	medicare.gov
Mercer Voluntary Benefits	866-324-4086	vanguardcrewperks.com
Minnesota Life Insurance	866-293-6047	lifebenefits.com
North Carolina Division of Aging and Adult Services	919-855-3400	ncdhhs.gov/divisions/daas
PayFlex (Retiree Health Plan)	888-678-7835	payflex.com
Pennsylvania Department of Aging APPRISE (Medicare assistance)	800-783-7067	aging.state.pa.us
RedBrick	844-724-3948	myredbrick.com/vanguard
Vanguard Crew Central	844-841-2739	
Vanguard Participant Services	800-523-1188	vanguard.com
Vision Services Plan (VSP)	800-877-7195	vanguard.vspforme.com

*Free to Vanguard retirees.

Important note

Vanguard is committed to protecting your personal information. As a part of the security measures needed to access W-2 information, PINs will be changed on an annual basis to a new, randomly generated number. You will be notified of this change and able to access the new PIN in Workday under Personal Information – IDs tab. Once you log on to the TALX website, you'll be able to change your PIN.



P.O. Box 2600
Valley Forge, PA 19482-2600

Connect with Vanguard® > crewnet.vanguard.com > 844-VG1-CREW (844-841-2739)

This overview is provided for informational purposes only. An overview cannot explain how each plan provision might apply in every situation, nor can it explain all of the conditions and exceptions that might apply to plan provisions that are covered. To the extent there are any differences between the information provided in this overview and the Summary Plan Description (SPD) or the plan document for (i) The Vanguard Group, Inc. Benefit Plan (Benefit Plan), including the Benefit Plan for Retirees, or (ii) The Vanguard Retirement and Savings Plan (RSP), the terms of the SPDs and the plan documents will prevail. If you have any questions about the Benefit Plan or the RSP that are not addressed in this overview, you may access a copy of the SPD for RSP and the Benefit Plan (including the SPD for the Benefit Plan for Retirees) on CrewNet External (crewnet.vanguard.com).

Nothing in this overview is intended to create a contract of employment or to guarantee employment for a specific period of time or be construed as creating an express or implied obligation on the part of Vanguard to maintain such benefit plans, programs, practices or policies.