



Amwins Group Benefits
50 Whitecap Drive
North Kingstown, RI 02852

Pre-Medicare Retiree Healthcare Program Your 2026 Guide



Your 2026 Retiree Medical and Prescription Drug Plan Options

Having quality health insurance is of utmost importance. To provide the best insurance value available, factoring coverage, service and price, Ocean Spray Cranberries offers you industry leading consultative services to review available health care options on an Individual Exchange.

These consultative services are available to you and your eligible spouse.

Program service will be handled by Amwins Group Benefits, LLC., a division of Amwins Group, Inc. Amwins is known for its high customer service standards and expertise in helping individuals navigate the complex retiree healthcare environment.

Amwins will provide Ocean Spray Cranberries Retirees with:

- Dedicated toll-free telephone number
- Scheduled appointments with a Licensed Benefit Specialist
 - Review of available plans on the Individual Exchange Marketplace
 - Comparison of individual plan benefits and rates
 - Guidance for enrolling in an individual exchange plan

Your Options for 2026 & How to Enroll

If you wish to look or shop for a new plan:

Pre-Medicare Retirees & Spouses

Call an Amwins Benefit Specialist at 1-844-473-7528 to discuss your particular coverage options. The Benefit Specialist will help customize plan options for you to consider and walk you through the enrollment process.

Post-65 Medicare Eligible Retirees & Spouses

If you or your spouse are age 65 or older, you may call an Amwins Benefit Specialist to discuss additional Medicare coverage options. The Amwins Benefit Specialist will further explain these options and how to enroll. Please call the Ocean Spray Cranberries Retiree Helpline at 1-877-422-4077 for further assistance. Please provide this code to your Benefits Specialist when you call: OSCMCO.



We look forward to serving you. Amwins Benefit Specialists are here to help you!

If you have any questions, please call us toll-free, Monday through Friday, 8:00 a.m. - 8:00 p.m. (Eastern).

Important Things to Consider...

Having this information available for your call with an Amwins Benefit Specialist will be helpful.

Current Health Care Providers

Name	Address	Phone Number
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Preferred Hospital	Address	Phone Number
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Preferred Pharmacy	Address	Phone Number
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Current Prescriptions

Medication	Dosage	Frequency
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Other Important Contacts (Power of Attorney, etc.)

Name	Address	Phone Number
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Determining which Option is Best for you...

If you or your spouse are under age 65, the Benefit Specialists at Amwins Group Benefits will help you identify various plan options to meet your needs.

Plans in the individual marketplace can often be confusing to understand. Here is some basic information that might be helpful as you consider your options.

Your plan options will be based on several factors:

- Where you live
- Your age
- Your annual income

Plans and rates will vary significantly based on these factors. Ultimately, your monthly premium will depend on which plan you choose. Generally, you will have four categories of Metallic Plans to choose from: Bronze, Silver, Gold, and Platinum.

To discuss your options in more detail, please contact an Amwins Benefit Specialist at 1-844-473-7528.

Marketplace Plans (Pre-65)

Plan Type	Plan Pays (on average)	You Pay (on average)
Bronze	60%	About 40%
Silver	70%	About 30%
Gold	80%	About 20%
Platinum	90%	About 10%

* These plan designs are for illustration purposes only. Plans and rates discussed are not final until the insurance plan carrier has accepted your application for enrollment.

Determining which option is best for you...

Things to Keep in Mind

- **If you expect a lot of doctor visits or need regular prescriptions:** You may want a Gold or Platinum Plan. These plans may have higher premiums, but they cover more of your costs.
- **If you don't expect to use regular medical services and don't take regular prescriptions:** You may want to consider a Silver or Bronze Plan. These plans cost you less per month but pay less of your costs when you need care.

Please Note: It's impossible to predict all your health care needs for the year ahead. Pick a plan that fits your budget and meets your and your spouse's expected needs.



Let Us Help You!

Amwins Benefit Specialists, comprised of licensed professionals, will help explain the customized plan options available for your consideration and walk you through the enrollment process.

We look forward to serving you. If you have any questions, please call us toll-free, Monday through Friday, 8:00 a.m. - 8:00 p.m. Eastern).

