

**Important Information:
John Deere Retiree Medical Credits (RMCs)**

The annual RMC company contribution will be available in Your Spending Account (YSA) on January 2, 2026. The 2026 RMC amounts are as follows: Retiree \$4,800; Spouse/Surviving Spouse/Disabled Dependent \$4,300. Please review the key points below to make a smooth transition into the new year.

NO action is required for the following:

- **Existing auto-reimbursement premiums*** with no changes to the premium amount for 2026 (previously submitted to YSA) will automatically continue unless you stop them yourself; do not re-submit. Reimbursement should be received no later than January 15, 2026, and on a monthly basis thereafter. ***IMPORTANT!** If you also have coverage through AFI, see the first bullet under "Action is required for the following."

What is the best way to manage my RMCs?

Manage your auto-reimbursement claims, claims status, and your account balance online anytime at www.yourbenefitsresources.com/deere by selecting "Reimbursement Accounts."

- **Alight Retiree Health Solutions (ARHS) premiums** will continue to be submitted automatically by ARHS, including premium changes, if applicable. **Note:** It can take up to two months for a premium change to be processed automatically for you. Your premium change will be applied retroactively.
- **Claims previously denied due to depleted RMC funds** will be processed automatically for payment upon receipt of 2026 RMC allocations on January 2, 2026. Checks will be mailed within three business days. Direct deposit payments will be received within four to five business days.

Action is required for the following:

- **If your coverage is with AFI**, you must respond to your confirmation notice from AFI regarding your coverage and premiums. If you fail to respond to the AFI confirmation notice, your AFI-submitted reimbursements will stop. If you haven't received the notice, contact AFI at **888-234-6578**. Once confirmed, AFI will submit your premiums for reimbursement monthly. Payment should be received no later than January 20, 2026, for premiums confirmed with AFI by January 1, 2026.
- **Existing auto-reimbursement premiums (including Medicare Part B) with changes** to the premium amount for 2026 (previously submitted to YSA) **must be updated** with new premium amount and supporting documentation no later than December 19, 2025, in order for changes to be effective for your January payment:
 - **Online:** Select "Reimbursement Accounts" and go to "Manage Premium Auto-Reimbursement." Click on the "Change" link under "Monthly Amount." Do NOT submit the changed premium as a new premium.
 - **If you want to increase your premium**, enter the new amount. When prompted to take action, click on "Yes, submit claim" and then upload supporting documentation.
 - **If you want to lower your premium**, enter the updated amount. No additional documentation is required.
 - **Paper Claim Form:** Submit your paper claim form and supporting documentation by fax or mail. See contact information at the end of this letter.

(See back page for additional information.)



YOUR spending ACCOUNT™

- If you have **2024** premiums, expenses, and/or supporting documentation not previously submitted to **YSA**, you must submit no later than December 31, 2025. Incomplete claims as of December 31, 2025, will not be paid.

Resources:

- Your Spending Account (YSA)
www.yourbenefitsresources.com/deere
Phone: **844-689-7833**, between 7 a.m. and 7 p.m. CT, Monday through Friday
Fax: 888-211-9900
Mail: Your Spending Account, P.O. Box 64012, The Woodlands, TX 77387-4012

Should you have difficulty resolving your question(s) in a timely manner, log in to **www.yourbenefitsresources.com/deere**. Go to **Reimbursement Accounts > Other Resources > RMC Escalation Process** and follow the instructions listed.

- AFI (Advantage Freedom, Inc.)
888-234-6578, between 8 a.m. and 4 p.m. CT, Monday through Friday
- Alight Retiree Health Solutions
844-487-5596, between 8 a.m. and 8 p.m. CT, Monday through Friday

REMINDER

It is important to keep your email address, mobile phone number, and direct deposit details current at all times. Please review your information online at **www.yourbenefitsresources.com/deere**, or call the John Deere Benefits Center at **844-689-7833** to confirm and/or make updates as necessary.

Your Spending Account is a trademark of Alight Solutions LLC.