

# Under 65 2026 retiree health and welfare benefits

## Am I eligible for subsidized or unsubsidized benefits?

As an Alliant Energy employee with **10 years of service after age 45**, you are eligible for Alliant Energy early retiree medical benefits. This includes medical, dental and vision coverage.

Depending on your employment classification and date of hire, those benefits may or may not be subsidized by the company.

### Subsidized benefits

Alliant Energy pays a fixed portion of the premium. The retiree pays the remaining portion. Premiums change on an annual basis.

### Unsubsidized benefits

Alliant Energy does not pay any portion of the premium. The retiree pays the full premium. Premiums change on an annual basis.

To determine if you qualify for subsidized or unsubsidized benefits, find your position affiliation and scroll right.

If you do not meet the requirements for continued benefits, you will be offered COBRA benefits. Those rates change annually.

Other health and welfare benefits (including discounted programs) cease at retirement. Some may be available for continuation at your personal expense. Please review the tip sheet associated with your non-bargaining or union affiliation.

| My position is affiliated with:                                                                                             | Subsidized | Unsubsidized |
|-----------------------------------------------------------------------------------------------------------------------------|------------|--------------|
| A non-bargaining position, hired <b>prior to 12/25/2005</b> .                                                               | X          |              |
| A non-bargaining position, hired <b>12/25/2005 or after</b> .                                                               |            | X            |
| Local #1439, hired prior to <b>5/16/2006</b> and retired prior to <b>1/1/2026</b> .                                         | X          |              |
| Local #1439, hired <b>5/16/2006 or after</b> . All hire dates and retired on or after <b>1/1/2026</b> .                     |            | X            |
| Local #204 Large Group, hired <b>prior to 1/05/2006</b> .                                                                   | X          |              |
| Local #204 Large Group, hired <b>1/5/2006 or after</b> .                                                                    |            | X            |
| Local #204, #949, hired <b>prior to 11/13/2008</b> .                                                                        | X          |              |
| Local #204, #949, hired <b>11/13/2008 or after</b> .                                                                        |            | X            |
| Local #204, Dubuque and Mason City, hired <b>prior to 11/13/2008</b> .                                                      | X          |              |
| Local #204, Dubuque and Mason City, hired <b>11/13/2008 or after</b> .                                                      |            | X            |
| Local #965, hired prior to <b>6/1/2007</b> .                                                                                | X          |              |
| Local #965, hired <b>6/1/2007 or after</b> .                                                                                |            | X            |
| Emery/Marshalltown, hired prior to <b>12/25/2005</b> .                                                                      | X          |              |
| Emery/Marshalltown, hired <b>12/25/2005 or after</b> .                                                                      |            | X            |
| DDC West, hired prior to <b>12/25/2005</b> .                                                                                | X          |              |
| DDC West, hired <b>12/25/2005 or after</b> .                                                                                |            | X            |
| CRANDIC Union, all groups:<br>Trainmen, Yard and Clerks, Machinists, Maintenance of Way, hired <b>prior to 12/25/2005</b> . | X          |              |
| CRANDIC Union, all groups:<br>Trainmen, Yard and Clerks, Machinists, Maintenance of Way, hired <b>12/25/2005 or after</b> . |            | X            |



# Under 65 2026 retiree medical, dental and vision premiums

- The only medical plan available for early retirees is the CDHP Program with an HRA. The CDHP program is a different plan than what is offered to active employee, so you will switch to this new plan. Annual contributions to the Under 65 HRA is \$1,000 for an eligible retiree, \$1,000 for first eligible dependent and \$1,000 for second eligible dependent. Annual funding will not exceed \$3,000. The HRA receives funding twice a year, half in January and half in July.
- The dental and vision plans have identical provisions as the dental and basic vision plan offered to active employees within your employment classification.
- For eligible bargaining unit employees who retire prior to age 65, the active employee monthly premium will apply until the end of the IBEW-negotiated contract in effect at the time you retire. When that contract expires, your premiums will change to the subsidized pricing structure until you or your spouse turns 65.

| 2026 Alliant Energy early retirees (under age 65) CDHP medical plan premiums |                                           |                    |                      |
|------------------------------------------------------------------------------|-------------------------------------------|--------------------|----------------------|
|                                                                              | Union retiree for IBEW contract term only | Subsidized premium | Unsubsidized premium |
| Retiree                                                                      | \$165.99                                  | \$620.61           | \$1,191.61           |
| Retiree + 1                                                                  | \$377.26                                  | \$1,241.19         | \$2,383.19           |
| Family                                                                       | \$584.74                                  | \$1,883.46         | \$3,619.46           |

| 2026 Alliant Energy early retirees (under age 65) dental plan premiums |                    |                      |
|------------------------------------------------------------------------|--------------------|----------------------|
|                                                                        | Subsidized premium | Unsubsidized premium |
| Retiree                                                                | \$12.04            | \$48.17              |
| Retiree + spouse                                                       | \$24.08            | \$96.32              |
| Retiree + child(ren)                                                   | \$21.79            | \$87.16              |
| Family                                                                 | \$35.37            | \$141.50             |

| 2026 Alliant Energy early retirees (under age 65) vision plan premiums |                    |                      |
|------------------------------------------------------------------------|--------------------|----------------------|
|                                                                        | Subsidized premium | Unsubsidized premium |
| Retiree                                                                | \$1.97             | \$7.86               |
| Retiree + 1                                                            | \$3.58             | \$14.30              |
| Family                                                                 | \$5.47             | \$21.88              |

