

Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered, to the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about which Medicare drug plan offers the best coverage for you and your family's needs and how to make a decision about your prescription drug coverage is at the end of this notice.

Important things you need to know about your current 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 drug plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans must provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

Rimini Street, Inc. has determined that the prescription drug coverage offered by the RIMINI STREET INC. WELFARE BENEFITS PLAN is Creditable Coverage for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore at least as good as Medicare's standard prescription drug coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a penalty (a surcharge) if you later decide to join a Medicare drug plan.

Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th - December 7th.

If you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you join a Medicare drug plan, your current coverage will be affected. For those individuals who elect Part D coverage, your current coverage with the RIMINI STREET INC. WELFARE BENEFITS PLAN will end for the individual and all covered dependents.

If you decide to join a Medicare drug plan and drop your current Rimini Street, Inc. coverage, be aware that you and your dependents will lose your current coverage back.

Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

Be aware that if you drop or lose your current coverage with Rimini Street, Inc. and don't join a Medicare drug plan within the SEP, after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 consecutive days or longer without creditable prescription drug coverage, your monthly premium may 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 nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You will continue to pay this premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next time you can join a Medicare drug plan.

www.medicare.gov

State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook) for personalized help

MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

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

Plan Year: 1/1/2026

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