

**IMPORTANT INFORMATION REGARDING YOUR
WESTMORELAND COAL COMPANY RETIREE HEALTH CARE BENEFITS
UPDATED NOVEMBER 1, 2019**

Westmoreland Coal Company is contacting you because you are a current participant in retiree benefit plans of Westmoreland Coal Company and certain of its affiliated entities (“Westmoreland Coal Company”). **We are writing to notify you of important changes to the retiree medical plans.** As Westmoreland Coal Company previously notified you, the UMWA, Westmoreland Coal Company, and certain other parties entered into a settlement agreement regarding the termination of retiree medical benefits provided by Westmoreland Coal Company to certain non-Coal Act UMWA Retirees (the “UMWA Retirees”) and their covered beneficiaries. The Settlement Agreement has been agreed to by the UMWA and approved by the Bankruptcy Court.

In accordance with the Settlement Agreement, Westmoreland Coal Company will be terminating all retiree medical benefits and plans for the UMWA Retirees and their covered beneficiaries at 11:59 pm on [December 31, 2019]. If you want to have medical coverage after [December 31, 2019], it is your responsibility to secure your own medical coverage.

No parties to the Settlement Agreement, including Westmoreland Coal Company, will have any responsibility for paying any claims incurred by UMWA Retirees and their covered beneficiaries beyond what is provided for in the Settlement Agreement. The amount provided under the Settlement Agreement will be used to cover claims incurred from and after February 28, 2019 through [December 31, 2019] as well as the costs of administration of the health care plans.

In order for any claims incurred under the Westmoreland Coal Company retiree health care plans to be covered, they must be incurred on or prior to [December 31, 2019] and submitted no later than [March 30, 2020] (and otherwise be a covered claim under the plan). Any claims submitted after this deadline will not be covered. **All UMWA Retirees and their covered beneficiaries that participate in the Westmoreland Coal Company health care plans are encouraged to make their health care providers aware of this deadline and to instruct them to submit their claims as soon as possible and no later than [March 30, 2020].**

This notice also serves as a Summary of Material Modification (“SMM”) and amendment to all documentation regarding the Westmoreland Coal Company health care plans, including updating the Summary Plan Description and prior SMMs that were previously distributed to you. If there is any discrepancy between this SMM and the Settlement Agreement, the Settlement Agreement will govern.

If you wish to obtain medical coverage after [December 31, 2019], you may want to take action prior to that date so you do not have a break in coverage. For information on Medicare please visit www.medicare.gov. The website provides information on Medicare plans and Medigap policies. There are also private retiree health care exchanges, such as the Aon Retiree Health Exchange. You may find information regarding coverage options through the health Insurance marketplace at www.HealthCare.gov, if you are not yet Medicare eligible. Note that in order to obtain or change coverage, there may be specific enrollment periods. Please check the websites above to obtain more information on the enrollment periods, your eligibility for other coverage and the specific dates you are required to take action.

If you have any questions concerning this notice, please contact the Westmoreland hotline at (800) 499-8519. The hotline is available from 7am-3pm Mountain Time daily, and questions may be asked anonymously.