

Retiree Health Premium Account (RHPA) Eligible Expense List & Documentation Requirements

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Expenses eligible for reimbursement from the RHPA

The RHPA can be used to reimburse (up to the amount in the account) eligible health care premiums for medical, prescription drug (pharmacy), dental, and vision plans, including unsubsidized coverage you purchase on the Federal Health Insurance Marketplace at healthcare.gov or state exchanges; coverage you purchase from a health insurance exchange, insurance broker, or insurance company; non-FedEx employer coverage purchased on an after-tax basis; and Medicare premiums.



Examples of expenses eligible for reimbursement are:

- Premiums for medical insurance paid on an after-tax basis for any type of medical insurance coverage, including premiums for private insurance not provided by an employer, overseas medical coverage (Europe, Asia, etc.), and Medicare Part A, C, F, G, K, L, M and N
- Medicare Part B Premiums
- Medicare Part D Premiums
- Premiums for prescription drug insurance paid on an after-tax basis for any type of prescription drug coverage, including premiums for private insurance not provided by an employer
- Premiums for dental insurance paid on an after-tax basis for any type of dental insurance coverage, including premiums for private insurance not provided by an employer
- Premiums for vision insurance paid on an after-tax basis for any type of vision insurance coverage, including premiums for private insurance not provided by an employer
- Non-FedEx COBRA premiums Premiums for continuation of coverage under a plan offered by someone other than FedEx, such as the non-FedEx employer of a spouse.
- IRMAA and late enrollment penalties

Expenses NOT eligible for reimbursement from the RHPA

- Expenses paid to doctors, pharmacies, hospitals, or other similar providers that **are not insurance premiums**, including (but not limited to):
 - o Co-pays /coinsurance paid to providers
 - o Prescription-related payments at a pharmacy
 - o Doctor and/or hospital bills
- Active FedEx COBRA premiums (premiums for continuation of group medical, dental, or vision coverage under the FedEx Corporation Group Health Plan for active employees)
- Long-term care premiums paid on a policy for future long-term care needs
- Disease-specific (i.e., Cancer coverage) policies
- Health care sharing ministry plan payments
- Plans providing payments for loss of earnings
- Plans for loss of life, limb, sight, etc.
- Plans or coverage through your auto insurance that provides medical coverage for all persons injured in
 or by your vehicle. (This is not covered because the part of the premium providing insurance for you,
 your spouse, and your dependents isn't stated separately from the part of the premium providing
 insurance for others.)
- Health or long-term care insurance if you elected to pay these premiums with tax-free distributions
 from a retirement plan made directly to the insurance provider and these distributions would otherwise
 have been included in income
- Taxes imposed by any governmental unit, such as Medicare taxes
- Health coverage that has a long-term care rider associated with the policy
- Pre-tax plans from another employer or paid for via a spouse's payroll deductions
- Trip/vacation-specific traveler's health insurance
- Association fees
- Medical Discount programs
- Paying ahead for premiums quarterly or annually (i.e., full-year premiums)
 - You may only submit for reimbursements one month at a time via recurring premium reimbursements
- Please also note you may not be eligible for subsidized (i.e., Advance Premium Tax Credit eligible) Federal Health Insurance Marketplace or state marketplace coverage while covered by the RHPA, even though the RHPA would reimburse your premiums. You may suspend RHPA access for a calendar year if the RHPA coverage conflicts with a subsidized plan in which you wish to participate. FedEx is not responsible for adverse tax consequences that may result if you participate in a subsidized plan for which you are not eligible due to your RHPA coverage. Consult a tax advisor for details.



Documentation required for reimbursement

When submitting claims for reimbursement, you must upload your detailed insurance bill for premiums. Make sure that your documents include all the items specified.



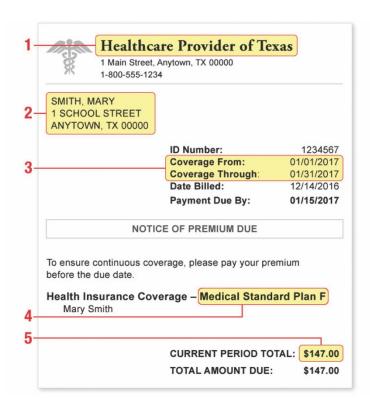
Valid receipts for RHPA claim(s) include the following:

- 1. Insurance company name
- 2. Insured person's name
- 3. Coverage period (start and end dates)
- 4. Premium description and premium type (for example, medical or dental)
- 5. Premium amount



Examples of documentation that will NOT be accepted as proof of your expense are:

- IRS 1099 forms
- Credit Card Receipts
- Cancelled Checks
- Balance Forward Statements



NOTE: If you are submitting a request for auto-reimbursement, one monthly invoice from your current year of coverage is sufficient for documentation.

This communication is applicable to eligible retirees of Federal Express Corporation (including retirees residing in Puerto Rico); FedEx Corporate Services, Inc.; FedEx Corporation; FedEx Custom Critical, Inc.; FedEx Dataworks, Inc.; FedEx Forward Depots, Inc.; FedEx Freight Corporation; FedEx Ground Package System, Inc.; FedEx Logistics, Inc.; FedEx Trade Networks Trade Services, LLC; and FedEx Trade Networks Transport & Brokerage, Inc.

The FedEx Corporation Retiree Health Reimbursement Arrangement (Plan) is governed by a formal Plan document and, in the event of any conflict between this communication and the Plan document, the formal Plan document will control. This communication does not alter any terms of the Plan or related agreements. FedEx reserves the right to amend or terminate any of its employee benefit plans, in whole or in part, at any time and for any reason.