## PROTECT YOUR HEALTH AND **FINANCES IN RETIREMENT**



Healthcare poses significant costs in retirement. To protect your retirement savings, learn about the FedEx retiree health benefits/Retiree Health Premium Account (RHPA) and how you can prepare for a healthy future.

## **FEDEX RETIREE HEALTH** BENEFITS ELIGIBILITY<sup>1</sup>

Hired before January 1, 2018

Must be 55 years or older when you retire.

Must have 20 years of permanent continuous service2 (from your last date of hire).



Learn more about your retiree health benefits and view the RHPA Expense List at

retirement.fedex.com. Simply answer the questions on the homepage and click SUBMIT, and then look for the icon labeled LEARN MORE ABOUT THE FEDEX RETIREE HEALTH BENEFITS/RHPA.

You may also call the FedEx Retiree Health Service Center at 1.888.715.1911.

For COBRA information, call the COBRA Service Center at 1.877.292.6272

COBRA If you fall short of the continuous service or age requirements, COBRA can extend your active FedEx medical coverage for up to 18 months. Two important things to consider:



Only medical coverage provides the extension of age or service eligibility.



Premiums for COBRA continuation coverage under the FedEx Corporation Group Health Plan (for active employees) is not reimbursable from the RHPA.

## FEDEX CORPORATION RETIREE HEALTH REIMBURSEMENT ARRANGEMENT

featuring the Retiree Health Premium Account (RHPA credit)



One-time credit available after activation.



Spouse account is credited with the remaining balance after vour death.



Account is tax-free.

"Retiree is one "individual" and retiree spouse is a separate individual

Age at Retirement	One-Time Credit Amount Per Covered Individual*
55 or younger <sup>3</sup>	\$39,000
56	\$37,000
57	\$35,000
58	\$33,000
59	\$30,000
60	\$27,000
61	\$25,000
62	\$22,000
63	\$20,000
64	\$18,000
65 or older	\$11,000

- <sup>1</sup>To qualify for retiree health benefits, you must meet eligibility requirements. Please go to your operating company's Retiree Health Overview page at retirement. fedex.com to view eligibility requirements.
- <sup>2</sup> Continuous service is established when you have a period of employment with no breaks in service. You must retire from a FedEx operating company that offers
- <sup>3</sup>Only after-tax premiums and contributions are eligible. Spouse only may be younger than age 55.

For retirees residing in Puerto Rico, please check with your territory's government offices to learn more about Medicaid, CHIP, and other healthcare options. Those enrolled in Triple-S can continue directly with Triple-S upon retirement.

FedEx employee benefits are governed by formal plan documents and, in the event of any conflict between this material and a formal plan document, the formal plan document will control. 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.

This information is intended only for FedEx Express (Federal Express Corporation, including team members residing in Puerto Rico), FedEx Corporate Services, Inc., FedEx Corporation, FedEx Custom Critical, Inc., FedEx Ground (FedEx Ground Package System, Inc.), FedEx Forward Depots, Inc., FedEx Freight Corporation, FedEx Logistics, Inc., FedEx Trade Networks Trade Services, LLC, and FedEx Trade Networks Transport & Brokerage, Inc. employees.