



**FedEx**®

## The Path to Your Retirement...

**To help you prepare for the months leading up to retirement**

This guide will provide you with important information to consider in the months leading up to your retirement. Your FedEx benefits as well as a variety of other components are vital to your retirement planning and preparation. The guide is available on [retirement.fedex.com](https://retirement.fedex.com) or [worklife.alight.com/fedex](https://worklife.alight.com/fedex).

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*This is neither a summary plan description nor part of a summary plan description. The details of the benefits can be found in the plan documents. FedEx employee benefits are governed by formal plan documents and, in the event of any conflict between this material and a 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.*

# The Path to Your Retirement

## To help you prepare for the months leading up to retirement

This guide will provide you with important information to consider in the months leading up to your retirement. Your FedEx benefits as well as a variety of other components are vital to your retirement planning and preparation. The guide is available on [retirement.fedex.com](https://retirement.fedex.com) or [worklife.alight.com/fedex](https://worklife.alight.com/fedex).

### Approximately 12–18 Months Before Retirement

**Review your total projected household income in retirement** to determine the income you will have available. Then, prepare a post-retirement budget to determine if you will have a gap. Developing a budget will help you determine any necessary post-retirement spending adjustments, especially as you consider financial issues such as health care costs.

**Determine if you will meet the eligibility requirements\* for a retiree health benefit, known as the Retiree Health Premium Account (RHPA).** Your decision to retire on a specific date may be influenced by whether you have met the age and service eligibility requirements for the RHPA and will retire from a FedEx company\*\* which sponsors the plan. You can go to [retirement.fedex.com](https://retirement.fedex.com) and from your company's Retirement Hub page, view details on retiree health benefits, if applicable. You may also contact the FedEx Retiree Health Service Center at 1.888.715.1911 or log on to [retirement.fedex.com/enrollnow](https://retirement.fedex.com/enrollnow).

\*To be eligible for the RHPA, you must have been hired before January 1, 2018, have at least 20 years of permanent continuous service and be age 55 (or older) on your date of retirement with a participating company. For FedEx Custom Critical employees, please go to your operating company's Retiree Health Overview page at [retirement.fedex.com](https://retirement.fedex.com) to view specific eligibility requirements.

**NOTE:** You can enroll in COBRA continuation of your active medical coverage under the FedEx Corporation Group Health Plan (generally, for up to 18 months), to bridge your age or service eligibility requirements as long as you begin COBRA continuation of your active medical coverage on or before December 31, 2026. Go to [retirement.fedex.com](https://retirement.fedex.com) – the FedEx Retirement Hub

Effective January 1, 2027, the COBRA bridge for RHPA eligibility will be discontinued, which means beginning January 1, 2027, you must meet all retiree health eligibility requirements on your retirement date from a Participating Employer to be eligible for the RHPA.

\*\*FedEx Freight, Inc., FedEx Office and Print Services, Inc., and FedEx Supply Chain Distribution System, Inc., do not sponsor the retiree health plan.

Whether or not you are eligible for the FedEx RHPA, you will still be able to take advantage of COBRA, healthcare exchanges, other insurance providers, and Medicare and Medicare supplemental plans (if eligible).

Effective January 1, 2027, the COBRA Bridge program will be discontinued.

**Research and estimate your health care costs after retirement which may impact your decision to retire on a specific date.** You should expect the monthly cost of any health coverage after retirement to be significantly greater than the monthly cost of your health coverage as an active employee. A web search is one way you can get online quotes for personal health coverage from various providers. You can start with the resources found on [healthcare.gov](https://www.healthcare.gov). If you are age 65 or older, visit [medicare.gov](https://www.medicare.gov).

**Review sources of income** to determine what might be available to your spouse/beneficiary if you die first in retirement, considering any life insurance benefits you may have in effect. Consider the option of electing a form of payment in a Pension Plan that will provide benefits for your spouse/beneficiary in the event of your death. Another consideration is whether your spouse/partner will have his or her own personal retirement benefits.

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## The Path to Your Retirement

**Review your Retirement Savings Plan – 401(k) investment fund selections at least annually** to determine if you should either rebalance or reallocate your portfolio. These strategies will help you manage risks through a personal asset mix of stocks, bonds and/or short-term reserves. Additionally, as you approach retirement, you may want to protect your assets from the volatility of stocks. You can find investment related information at [vanguard.com/retirementplans](http://vanguard.com/retirementplans) or call Vanguard at 1.800.523.1188 if you have questions.

**Project your pension income in the Pension Plan.** If eligible, log on securely at [worklife.alight.com/fedex](http://worklife.alight.com/fedex) or call the FedEx Retirement Service Center at 1.855.604.6221.

**The pension plan is closed to employees hired or rehired after December 31, 2019.** FedEx Office and Print Services, Inc., and FedEx Supply Chain Distribution System, Inc., do not participate in the pension plan.

**Review your beneficiary designations** periodically and update as needed. Keep in mind potential FedEx benefit plans and programs such as your RSP - 401(k) Plan, your Portable Pension Account (PPA in the Pension Plan, if eligible, savings accounts at the FedEx Credit Association, any company-provided or optional life insurance, as well as policies or other benefits you may have outside of FedEx.

Update your RSP - 401(k) beneficiaries at [vanguard.com/retirementplans](http://vanguard.com/retirementplans).

Update your Pension Plan beneficiaries at [worklife.alight.com/fedex](http://worklife.alight.com/fedex).

Update FedEx life insurance beneficiaries at [choosewell.fedex.com](http://choosewell.fedex.com).

**Save more. Take advantage of Catch-up contributions** in the RSP - 401(k) Plan, if you are eligible, beginning as early as the calendar year you reach age 50. If you are age 60-63, you will be allowed to contribute up to 150% of the standard limit. Plus, if you made more than \$150,000 in FICA wages in the prior calendar year, any Catch-up contributions you make must be made as Roth Catch-up contributions.

Go to [vanguard.com/retirementplans](http://vanguard.com/retirementplans).

**Financial emergencies** during retirement could catch you by surprise. Try now to eliminate debt and pay off obligations for large purchases. Also, consider such things as replacing major appliances, heating and air conditioning systems and any other home and auto related items.

**Don't wait to develop good health habits.** Research shows that many diseases can be avoided through proper diet and exercise. Make healthy food choices and find an activity that you enjoy and make it a habit.

## Approximately 9–12 Months Before Retirement

**You may want individual disability or life insurance coverage** since any company-provided disability and life insurance benefits will end when you retire from FedEx. Consider your personal situation after retirement to determine if you need life insurance and, if so, the appropriate amount of coverage. You may be eligible to convert some of your life insurance coverage. Review the most recent *Your Employee Benefits (YEB)* book for information regarding the conversion of certain life insurance coverage. A copy of the *YEB* is available online. Go to [choosewell.fedex.com](http://choosewell.fedex.com) and select Tools & Resources; next, select Legal Notices & SPDs, then SPDs & SBCs.

**Consider your need for long-term care insurance,** especially since Medicare does not cover long-term care. Basic information on long-term care insurance is available from the U.S. Department of Health and Human Services at [www.longtermcare.gov](http://www.longtermcare.gov).

## The Consolidated Omnibus Budget Reconciliation Act (COBRA)

The COBRA provision allows you and/or your dependents to continue coverage if certain qualifying events occur that would result in the loss of any health care benefits in which you were participating at the time of the Qualifying Event. If you will turn age 65 during your time on COBRA medical you will be removed and placed on Medicare. Detailed information about COBRA can be found in the summary plan description, Your Employee Benefits book. Go to [choosewell.fedex.com](http://choosewell.fedex.com), then Tools & Resources and follow the path for SPDs.

**Start gathering and organizing your important papers** such as birth certificates, marriage certificate, copy of your will, insurance policies, Social Security card, tax data, deeds, titles, beneficiary forms, statements from investments and pension plans. Let your family members and beneficiaries know where to access these critical documents (e.g., home safe, bank safe deposit box, other offsite location). Note: The court needs your *original* will for probate. Generally, the best place to store the original will is with the lawyer who prepared it (if you have one).

**Review your estate planning.** Before you pass over this subject as too hard or because you think a will may have you completely covered, think again. Your estate consists of all types of assets, including your home, checking and savings accounts, stock, retirement accounts, collectibles, property, personal belongings, cars, etc. So, estate planning really is for everyone—not just financial moguls. A comprehensive estate plan will take care of what happens to your assets upon your death as well as if you become incapacitated.

Here are a few things to keep in mind about a will: If you have minor children, you need a will to document their guardianship. Generally, a will only controls assets that are titled in your name and it won't apply to 'contract-controlled' assets such as life insurance, your 401(k) Plan benefits or vested benefits in the Portable Pension Account; other assets in your will must go through probate upon your death. Probate is a legal (public) court process that can be expensive and lengthy (possibly taking up to two years) for your family and heirs.

**How do you get started on estate planning?** It's usually best to select a trained professional to guide you. Some of the questions to be addressed are: How much do you own? How should your assets be divided upon your death? Who can manage your financial and medical decisions if you are unable to do so? Do you presently have minor or dependent children?

There are various estate planning methods you should discuss with a professional once you've thought about your objectives. For your financial assets, there are many possibilities including instruments such as a will, durable power of attorney and/or a living trust. For your health and medical decisions, consider a living will or an advance directive for health care. The professional can explain all available options to you, as well as specific tax laws and probate laws in your state. With their expertise, an estate plan can be established that will best accomplish your personal objectives.

While it will require some effort on the front end to have the appropriate documents prepared, you could save your family and heirs an expensive and lengthy court process upon your death.

**Consider how large purchases will be financed during retirement,** such as a car, appliances, home maintenance or renovations, etc. It's important to consider these types of expenses when estimating your costs after retirement.

**Before you plan to move to another area,** have you adequately researched the new location? Consider things such as: the cost of living, health care facilities and cultural opportunities. The area's local Chamber of Commerce can be a great resource. And, before you make a move, consider an extended stay in the area to determine if it's right for you and your family.

**The Path to Your Retirement**

## Approximately 6–9 Months Before Retirement

**Take advantage of pre-retirement education materials** available on the internet that address topics such as lifestyle changes, developing a hobby, staying healthy and volunteer opportunities. All are equally important aspects of your retirement which should not be overlooked.

Additionally, please visit **retirement.fedex.com** for a wealth of information, including videos and webinars, tailored to your specific FedEx operating company. You may access the site from any internet connection and no password is required.

**If you will be eligible for Medicare (usually at age 65) when you retire**, you should apply for Part B of Medicare when the employer-sponsored insurance coverage ends. Only Part A is automatic. Apply for Medicare at **ssa.gov**. Call the Social Security office at 1.800.772.1213 if you need further assistance.

**Retiring on or after age 65 you will need to obtain the Medicare Certificate of Creditable Coverage (CMS-L564E) from FedEx**

- Contact Choosewell Care Connect at 1.833.339.9355 or **choosewell.fedex.com**

**Educate yourself on the need for Medicare Supplemental Plans, known as Medigap coverage**, which supplements Medicare once Medicare begins. Basic information on Medicare options can be found at [medicare.gov](http://medicare.gov).

## Approximately 3–6 Months Before Retirement

**Consider the selection of your retirement date.** Under the Pension Plan, eligible employees accrue a year of service once they have been credited with at least 1,000 hours of service during the plan year (June 1–May 31). For example, if your retirement date is September 30, you *may not* accrue a year of service for the plan year. Please consider your credited hours before selecting your date of retirement.

Benefits from the Pension Plan are paid the first of the month coincident with or following your retirement date, assuming you have made your pension plan choices, as well as confirmed and authorized your choices.

**Important:** Generally, your *first* monthly benefit will be processed at least one month after your retirement date and will include the appropriate retroactive payment(s) based on your benefit commencement date. Please ensure you have communicated timely your desired date of retirement to your manager. Your manager must complete your retirement process in Workday for payment to begin.

**The pension plan is closed to employees hired or rehired after December 31, 2019.** FedEx Office and Print Services, Inc., and FedEx Supply Chain Distribution System, Inc., do not participate in the pension plan.

**Decide when you want to start receiving your Social Security benefit** . It's important to understand that your full Social Security retirement age is older than 65 if you were born after 1937. However, no matter what your full Social Security retirement age is, your benefits can begin as early as age 62 or as late as age 70. If you begin receiving benefits prior to your full Social Security retirement age, your benefits will be reduced for the longer period over which benefits are expected to be paid. Your decision to start your Social Security benefits should be based on your specific circumstances.

Go to [ssa.gov](https://ssa.gov) to review all the details about your full social Security retirement age and your Social Security benefits.

**Apply for your Social Security benefit** online at least three months in advance of when you want your benefit to start.

For information on Social Security benefits or to start your benefits, go to [ssa.gov](https://ssa.gov) or contact your local Social Security office at 1.800.772.1213.

**Run an estimate of your Pension Plan benefit** , if eligible, to get the most up-to-date information on your accrued benefits. Log on securely to [worklife.alight.com/fedex](https://worklife.alight.com/fedex), or you may call the FedEx Retirement Service Center (RSC) at 1.855.604.6221 for assistance.

**Start thinking about what you want to do with your Retirement Savings Plan – 401(k) account.** You may want to leave your account invested in the Plan, roll it over to an individual retirement account (IRA) or withdraw it. The plan allows you to receive your account balance in annual, semi-annual, quarterly, or monthly installments, to be paid over a period not to exceed your life expectancy. Additionally, you may elect to receive distributions in any amount you wish, beginning and ending as you direct.

Also, keep in mind any other retirement savings accounts you may have outside of FedEx.

## Approximately 1–3 Months Before Retirement

**Set your delivery preferences** when you log on to [worklife.alight.com/fedex](https://worklife.alight.com/fedex). Under your profile, select Manage Communications and establish electronic delivery if you want to access your retirement kit online via your secure mailbox. Please also make sure your personal email address and mobile phone number are current.

**Request a retirement kit** if you have a vested Pension Plan benefit. To begin the retirement process, you should log on securely to [worklife.alight.com/fedex](https://worklife.alight.com/fedex) or call the FedEx Retirement Service Center (RSC) at 1.855.604.6221 **at least 30 days but no more than 90 days** prior to your benefit commencement date.

You will receive a retirement kit, which will include your Pension Plan benefit calculation, explanation of available forms of payment, and next steps to start receiving your benefits. Please complete your retirement process as early as possible to allow enough time to fulfill all requirements.

If you receive a lump sum distribution of any portion of your pension benefit prior to age 59½ and do not roll it over, any taxable portion of your distribution may be subject to a 10% federal excise tax in addition to federal, state, and local income tax. However, generally, if you are at least age 55 or reach age 55 in the year you terminate employment with FedEx, you will not be subject to a 10% federal excise tax.

*Please consult with a tax advisor before deciding on a form of payment.*

**Verify your home mailing address** and phone numbers in Workday. If you need assistance, your manager, or Human Resources representative can help you.

**If you plan to work after retirement**, stay informed about the Social Security earnings limits and the benefit offset that occurs after exceeding those limits. Go to [ssa.gov](https://ssa.gov) and search on 'getting benefits while working.'

## The Path to Your Retirement

### Less Than 30 Days Before Retirement

**Notify your manager of your intent to retire**, usually no less than two weeks, prior to your retirement and ensure your notification is based on your FedEx company's policy.

If your retirement date is not completed in a timely manner in Workday, your initial pension plan benefit payment may be delayed as well as your receipt of any information from FedEx regarding your health care options.

**To receive your benefits from the Pension Plan, if eligible, and/or the RSP**, you cannot be an active employee at any domestic or international FedEx company.

**Submit all required Pension Plan forms to the FedEx Retirement Service Center (RSC)**. Your retirement kit will provide instructions on how to make your Pension Plan choices. Ensure you respond before the deadline shown in your kit. After you make your choices, you must confirm and authorize your choices with the FedEx Retirement Service Center.

**Determine if you meet all the eligibility requirements for a retiree ID badge**. Employees who are actively employed until at least age 55 and have at least five years of permanent continuous service may be eligible. Additionally, before Corporate Identification Systems (CIS) can issue the retiree ID badge, the employee must (1) be retired and shown in Workday under one of the approved retirement transaction codes, (2) the employee's active ID badge must have been surrendered to his/her manager and returned to CIS and (3) a retiree ID badge request must be made by the manager within Workday during the retirement transaction process.

**Ask your manager to apply for your retiree ID badge**. Your manager will make the request in Workday when they enter your retirement transaction in Workday.

### After Retirement

**Review the retiree health coverage (RHPA) and/or COBRA packet(s)** and respond by the stated deadlines to activate your coverage.

If you are eligible for the Retiree Health Premium Account\*, you will automatically receive an activation letter after your retirement date has been fully processed in Workday. You will also receive a separate enrollment packed from FedEx HR explaining available coverage through COBRA.

**NOTE:** The RHPA cannot be used to reimburse COBRA expenses.

\*To be eligible for the RHPA, you must have been hired before January 1, 2018, have at least 20 years of permanent continuous service and be age 55 (or older) on your date of retirement from a FedEx participating company. Visit **retirement.fedex.com** for additional information. For FedEx Custom Critical employees, please go to your operating company's Retiree Health Overview page at **retirement.fedex.com** to view specific eligibility requirements.

You may shop for plans on the public exchange by going to **healthcare.gov**. You also have the option to use GetCovered powered by HealthMarkets at 1-866-925-0120 or **www.getcovered.com/uhc** to find affordable pre-65 medical, dental and vision coverage and post-65 supplemental Medicare plans.

#### The Consolidated Omnibus Budget Reconciliation Act (COBRA)

The COBRA provision allows you and/or your dependents to continue coverage if certain qualifying events occur that would result in the loss of any health care benefits in which you were participating at the time of the Qualifying Event.

Medical, dental, and vision coverage may be continued under COBRA if coverage was in effect on the date prior to the qualifying event.

For questions about COBRA insurance, contact Choose Well at 1.833.339.9355 or visit **choosewell.fedex.com** and enter COBRA in the search field.

**Consider your Retirement Savings Plan – 401(k) distribution options** once you are no longer employed by any FedEx company. A 401(k) distribution cannot be made sooner than 30 days following your date of retirement.

You may want to leave your account invested in the Plan, roll it over to an individual retirement account (IRA), ROTH IRA or withdraw it. The plan allows you to receive your account balance in annual, semi-annual, quarterly, or monthly installments, to be paid over a period not to exceed your life expectancy. Additionally, you may elect to receive distributions in any amount you wish, beginning and ending as you direct. If you have \$7,000 or less in your account, your balance will be automatically rolled over to an individual IRA at another financial institution unless you choose to initiate a different distribution. Vanguard will send information to your home address once you have retired.

**If you have a 401(k) loan** you may want to consider paying off any outstanding balance by the end of the calendar quarter following the quarter in which you retire. If you choose not to do so, the loan balance will become a taxable event for you.

**Rollover eligible** - distributions that you elect to take from your 401(k) account generally are eligible for rollover to an IRA or another employer-sponsored retirement plan, unless the distributions are spread over your life expectancy or over a period of 10 years or more or made to satisfy federal tax rules requiring minimum distributions\* following your attainment of age 73 (age 72 if you reached 72 before 12.31.2022).

\*Employees participating in the Retirement Savings Plan for Puerto Rico are not subject to required minimum distributions.

Contact Vanguard Participant Services at 1.800.523.1188 for more information or visit [vanguard.com/retirementplans](http://vanguard.com/retirementplans). Also, there are a multitude of education materials available on [retirement.fedex.com](http://retirement.fedex.com).

**You may be eligible for a Retiree Reduced-rate Shipping account.** To be eligible for this benefit, at the time of leaving the Company, the employee must be at least age 55, have at least five years of permanent continuous service, voluntarily resigned and have a rehire status of yes or conditional.

To apply for your Retiree Reduced-rate Shipping privilege, you must complete the request form titled, 'FedEx Retiree Discount Shipping Privilege Request Form.' The form is available on the internet site at [worklife.alight.com/fedex](http://worklife.alight.com/fedex) as well as on [retirement.fedex.com](http://retirement.fedex.com). Mail the completed request form to the address indicated *after* your retirement date has been entered in Workday. You can also email the form to [EmployeeDiscountShipping@corp.ds.fedex.com](mailto:EmployeeDiscountShipping@corp.ds.fedex.com).

Using [fedex.com](http://fedex.com) to prepare retiree shipments is the preferred method of obtaining the Retiree Reduced-rate Shipping discount. You may take packages directly to the shipping location to obtain the discount as well. You must have a valid FedEx retiree ID badge at the time of the shipment.

It is the retiree's responsibility to ensure retiree account number information is kept current. This includes updating credit card information at the beginning of the month in which your credit card will expire. Retirees should also update account information if you change home address, telephone number or email address. To update your account information, log on to [fedex.com](http://fedex.com) and use Manage My Account. You may also contact Revenue Services at 1.800.622.1147 regarding account updates.

Retiree Reduced-rate shipments are subject to all restrictions and guidelines found on the Employee Discount shipping website at [fedex.com](http://fedex.com).

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## The Path to Your Retirement

**FedEx Employees Credit Association** membership is available to all FedEx employees, FedEx retirees, immediate family, and household members. Simply open a Savings Account and establish your membership by purchasing your \$25 par value share of membership to start enjoying the many products and services we offer. The \$25 par value will remain in your Savings Account the entire time you are a member and will be available to you if you decide to discontinue your membership in the future.

In addition to FedEx employees and FedEx retirees, the following immediate family and household members are eligible for membership: **Spouse, Children, Parents, Siblings, Grandparents, Grandchildren, and Household members.**

Regardless of your employment status with FedEx – *Once a member, always a member.* If your share account maintains the minimum balance and your account remains in good standing per the terms of the membership agreement, then you're a member for life.

Go to **fecca.com** for additional information. Member services can be contacted Monday through Friday from 7:30 a.m. to 5:30 p.m., Central time, or toll free at 1.800.228.8513. In the Memphis area, call 1.901.344.2500.

**You may be eligible for discount airline travel.** FedEx has negotiated agreements with certain passenger carriers. *The agreements are subject to changes and cancellations at the discretion of the air carrier or FedEx.* Retirees\* should contact Global Travel by email at **GTPER@fedex.com** or by calling 1.901.375.6000 (option 4), to request a Retiree Personal Travel Packet. This packet will be sent to you through email and will provide specific information regarding fare quotes, ticketing, rules of conduct, participating airlines, and all other rules as well as a FedEx Retiree Travel Request Form.

\* Please note ONLY retirees from FedEx Corporation and FedEx Express are currently eligible for personal travel benefits.

**If you move to another state**, you may need to update your will under that state's laws. It is also important if you are eligible for pension plan benefits that you contact the FedEx Retirement Service Center (1.855.604.6221) to report your change of mailing address to ensure you receive the appropriate communications regarding your benefits. Additionally, you should contact Vanguard (1.800.523.1188) to report your change of mailing address.

**The FedEx Retiree Club** invites you to join. Membership is open to anyone who retired from a FedEx Company (worldwide). We also welcome active or former employees who have five years permanent continuous service and are participating in a FedEx retirement plan. Go to **www.ferc1.org**.

**If you lose your retiree ID badge**, please send an email to **idbadge@fedex.com**. You may also call 1.901.434.3839.

To receive the replacement retiree ID badge, you will need to supply a nine-digit FedEx shipping account number along with your home mailing address. Please note that P.O. Box addresses cannot be used.

## Resources available for you

Topic	Contact
FedEx Retirement Hub – Retirement education including videos and webinars.	<b>retirement.fedex.com</b> (no password required)
Pension Plan	FedEx Retirement Service Center (RSC) 1.855.604.6221, 8 a.m. to 6 p.m., Central time, Monday–Friday. <b>worklife.alight.com/fedex</b>
Retirement Savings Plan – RSP / 401(k) Plan	Vanguard 1.800.523.1188. VOICE® Network 24 hours a day or speak to a Vanguard associate 7:30 a.m. to 8:00 p.m., Central time, Monday–Friday. Spanish speaking: 1.800.828.4487 <b>vanguard.com/retirementplans</b>
Your Retirement Benefits book (YRB) Review Retirement Savings Plan/401(k) and Pension Plan information	<b>worklife.alight.com/fedex</b> under <i>Plan Information</i> or on the intranet at Keyword: <b>YRB</b> . Also available at <b>vanguard.com/retirementplans</b>
For questions about COBRA insurance	Choose Well 1.833.339.9355 <b>choosell.fedex.com</b> and enter COBRA in the search field.
Your Employee Benefits (YEB) book	<b>choosell.fedex.com</b> and select Tools & Resources and follow the path for Legal Notices & SPDs  COBRA Service Center (if you have elected COBRA) 1.877.292.6272 (toll-free)
Retiree health – the Retiree Health Premium Account (RHPA)	<b>retirement.fedex.com</b>  FedEx Retiree Health Service Center 1.888.715.1911 7 a.m. to 7 p.m. <b>retirement.fedex.com/enrollnow</b>
Social Security	Social Security Administration 1.800.772.1213
Estimate or apply for your benefits.	<b>ssa.gov</b>
Health coverage age 65 and older	1.800.633.4227 <b>medicare.gov</b>
Access your personal account in the Employee Stock Purchase Plan (ESPP)	Computershare Interactive Voice Response System 1.800.326.6150. 8 a.m. to 7 p.m., Eastern time, Monday–Friday. <b>computershare.com/employee/us</b> You will need your SSN and PIN to access your personal account.
FedEx Employees Credit Association	1.800.228.8513 In the Memphis area call 1.901.344.2500 <b>fecca.com</b>

## Resources available for you continued...

Topic	Contact
Retiree Travel Request Form	Call 1.901.375.6000 (option 4) for fare quotes, rules of conduct, participating airlines, etc. Send an email to: <a href="mailto:GTPER@fedex.com">GTPER@fedex.com</a>
Replace a lost retiree ID badge	Corporate Identification Systems 1.901.434.3839 Send an email to: <a href="mailto:idbadge@fedex.com">idbadge@fedex.com</a>
Reduced rate shipping	FedEx Retiree Discount Shipping Privilege Request Form - available on the internet site at <a href="http://worklife.alight.com/fedex">worklife.alight.com/fedex</a> as well as on <a href="http://retirement.fedex.com">retirement.fedex.com</a> .
FedEx Retiree Club	<a href="http://www.ferc1.org">www.ferc1.org</a>

**Important:** not all content described herein may be applicable to you. Please reference the Summary Plan Description, the **Your Retirement Benefits** book (YRB) for additional information.

FedEx Corporation Employees' Pension Plan (Pension Plan)

FedEx Corporation Retirement Savings Plan (RSP)

FedEx Retiree Health Reimbursement Arrangement Plan (also known as the Retiree Health Premium Account / RHPA)

The Pension Plan is closed to employees hired or rehired after December 31, 2019. FedEx Office and Print Services, Inc., and FedEx Supply Chain Distribution System, Inc., do not participate in the pension plan.

The retiree health plan is closed to employees hired on or after January 1, 2018. FedEx Freight, Inc., FedEx Office and Print Services, Inc., and FedEx Supply Chain Distribution System, Inc., do not sponsor the retiree health plan.

The information in this guide does not apply to pilots whose benefits are the subject of a collective bargaining agreement between Federal Express Corporation and the Air Line Pilots Association, International.

*This is neither a summary plan description nor part of a summary plan description. The details of the benefits can be found in the plan documents. FedEx employee benefits are governed by formal plan documents and, in the event of any conflict between this material and a 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.*