

PROTECT YOUR HEALTH AND FINANCES IN RETIREMENT



Health care poses significant costs in retirement. To protect your retirement savings and future pension income, learn about FedEx retiree health benefits and how you can prepare for a healthy future.

FEDEX RETIREE HEALTH BENEFITS ELIGIBILITY

Hired on or before December 31, 2017

55 Must be 55 years or older when you retire.

20 Must have 20 years of permanent continuous service¹ (from your last date of hire).

HEALTH CARE COVERAGE OPTIONS



FedEx Retiree Health Premium Account (RHPA)²

(based on your age at the time you leave the company).

65 Eligibility in the FedEx Retiree Health Plan until age 65.



COBRA³

To learn about bridging eligibility to retiree health benefits for continuous service or age shortfalls, consult the Summary Plan Description (SPD) via the Choose Well Care Connect site at choosewell.fedex.com. To learn more about COBRA and rates, contact Choose Well Care Connect at **1.833.FDX.WELL** (toll-free).

FEDEX CORPORATION RETIREE HEALTH REIMBURSEMENT ARRANGEMENT featuring the Retiree Health Premium Account (RHPA credit)



One-time credit available until funds are used.



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



Account is tax-free.

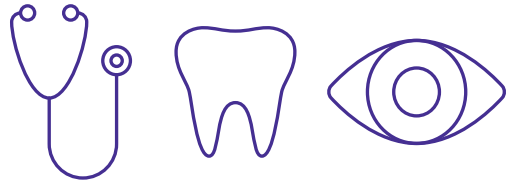
Age at Retirement	One-Time Credit Amount Per Covered Individual
55 or younger ⁴	\$39,000
56	\$37,000
57	\$35,000
58	\$33,000
59	\$30,000
60	\$27,000
61	\$25,000
62	\$22,000
63	\$20,000
64	\$18,000
65 or older	\$11,000

⁴Retiree is one "individual," and retiree spouse is a separate individual.

Credits can be used for:

- Reimbursement for insurance premiums/contributions⁵ until the RHPA is depleted.
- Insurance premiums for medical, prescription drug, dental, and vision plans.
- Health care premiums/contributions for plans through private or public exchanges and other eligible insurance plans.

FEDEX CORPORATION RETIREE GROUP HEALTH PLAN



Medical, dental, and vision coverage

- Available for eligible pre-65 retirees, eligible pre-65 spouses, and eligible dependents.
- Enroll when you retire, when you have a qualifying event (such as the end of other insurance coverage), or annually during open enrollment.



Medical Health Reimbursement Account (HRA)

- Can be used to pay for qualified medical expenses.
- Cannot be used to pay for prescription drugs, dental, or vision.
- Unused balance rolls over to the next calendar year while enrolled in a FedEx Retiree Medical Plan.⁶



Learn more about your retiree health benefits at retirement.fedex.com/retiree-health-benefits-pboc. You may also email retireehealthinfo@fedex.com or call **1.833.548.0993** (toll-free).

For any other FedEx benefits assistance, including COBRA benefits, call Choose Well Care Connect at **1.833.FDX.WELL**, or consult the Summary Plan Description (SPD) at choosewell.fedex.com.

¹Continuous 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 retiree health benefits.

²If you are married, your covered eligible spouse will receive a separate RHPA credit, based on his or her age as of your retirement date. Child dependents do not receive their own RHPA credit, but you can use yours to cover their eligible premiums/contributions. If you are unmarried when you die, any balance will be forfeited after your final eligible premiums are reimbursed.

³COBRA can extend your active FedEx medical coverage for up to 18 months. COBRA provides the extension of age or service eligibility only for medical coverage. COBRA can take you beyond 18 months if you or a family member is disabled. You become eligible for retiree health benefits when you complete the necessary COBRA medical coverage period.

⁴Only post-tax premiums and contributions are eligible. Spouse only may be younger than age 55.

⁵Credits cannot be used to reimburse premiums/contributions paid on a pre-tax basis.

⁶Effective January 1, 2021, the maximum HRA rollover amount year to year is \$1,000.

This information is intended only for FedEx Express Corporation, FedEx Corporate Services, Inc., FedEx Corporation, FedEx Cross Border Holdings, Inc., FedEx Cross Border Technologies, Inc., FedEx Forward Depots, Inc., FedEx Freight Corporation, FedEx Logistics, LLC, FedEx Trade Networks Trade Services, LLC, FedEx Trade Networks Transport & Brokerage, Inc., and World Tariff, Limited employees.