

Checklist for Retiree Medical Calculation Tool

Please read the following documents carefully. Keep hard copies of each for reference as you progress through the tool.

- Cover letter from Sheila Warren
- “Your Guide to Retiree Medical Choice”
- Retiree Medical Modeling Calculation Tool

Before starting to use the calculation tool, you should review the following and collect any necessary information and have it available for data entry:

- Will you be covering your spouse on retiree medical?
- Your name and date of birth, and your spouse’s date of birth (if you will enroll in spouse coverage).
- Your date of hire. Check with your human resources office if you are uncertain whether you have an adjusted date of hire if you left the company at some point in the past and then returned.
- Your planned date of retirement. This calculation model works only for retirements planned through Dec. 31, 2008.
- Your Retiree Medical Subsidy Account (RMSA) balance and date of that balance. (Refer to page 1 of the calculation tool instructions for how to obtain the current balance and date.)
- The retiree medical plan option in which you plan to enroll. If unsure which option you will enroll in when you retire, select the option in which you are currently enrolled as an active employee. (Aetna Basic PPO option is not offered to retirees.) Leave blank if both you and your spouse are over age 65.
- Will both you and your spouse enroll in post-65 retiree medical?
- Your 1989 ESOP retiree medical balance and date of that balance. This input applies only to retiree medical coverage beginning at your age 65. An explanation on page 2 tells you how to obtain this information.
- Whether there are any factors such as personal or family health history that might affect your life expectancy. An age of 85 has been pre-populated in the tool. You can change it to another date of your choice if you wish. You can also choose a different date for your spouse.
- The RMSA drawdown percentage you choose to withdraw tax-free from your RMSA account each month to be applied toward the cost of your company-provided retiree medical coverage. You can withdraw 25%, 50% or 75% of the total cost of coverage. The larger percentage you withdraw each month, the sooner your RMSA account will be used up.

You can revise and re-enter personal assumptions in the calculation tool as often as you wish. No log-in ID or password is required, and no information you enter is saved when you exit the Web site.