

# PLANNING FOR RETIREMENT



## REXAM RETIREMENT GUIDE

*Discover. Decide. Do.*

**REXAM**

# Table of Contents

<b>PLANNING FOR RETIREMENT</b>	<b>3</b>
Get acquainted with Retirement Specialists and online tools and information that will help you plan for your retirement.	
<b>YOUR RETIREMENT CHECKLIST</b>	<b>5</b>
Use this checklist to keep track of what you need to do as you go through the retirement process.	
<b>YOUR RETIREMENT PLAN PAYMENT OPTIONS</b>	<b>12</b>
Learn about your retirement plan payment options.	
<b>RETIREE MEDICAL PLAN AND MEDICARE</b>	<b>13</b>
Gather more information about your retiree medical options and costs.	
<b>CONTACT DIRECTORY</b>	<b>15</b>
Keep this important list of contacts handy throughout the retirement process to help answer any questions.	



# Planning for Retirement

If you plan on retiring in the near future you'll have some decisions to make that will impact your life over your future years.

This easy-to-use guide takes you through the Rexam retirement process. It also gives you information about some of the other things you need to know, do, and consider to ensure your retirement starts off right.

## HOW TO GET STARTED

For **pension plan** and **retiree medical** and **life benefits** (if applicable), log on to the Your Benefits Resources™ website at <http://resources.hewitt.com/rexam> and click on "Retirement Process" under the "Savings and Retirement" tab. You can also call the Rexam Retirement Center toll-free at **1-866-REXAM00** (1-866-739-2600), Monday through Friday from 9 a.m. to 5 p.m. Eastern Time, and ask to speak with a Retirement Specialist.

Using this guide, the Retirement Specialist will help you through the details of the retirement process so you can start enjoying your retirement. Start the retirement process about three months before you want to retire. This will give both you and Rexam enough time to get everything in place for a smooth transition.

For **401(k) benefits**, log on to [www.vanguard.com](http://www.vanguard.com) for 24-hour access to your account. Vanguard.com offers various tools and education to help you plan for your retirement. You can also call a Vanguard Participant Services representative at **1-800-523-1188** (1-800-749-7273 for TTY), Monday through Friday from 8:30 a.m. to 9 p.m. Eastern Time, or call this number to use the VOICE network.



### Plan ahead.

You can call to obtain more information regarding your available benefit options. You can also obtain estimates based on different retirement dates by going online or contacting a representative.



## NEED HELP MANAGING YOUR RETIREMENT SAVINGS?

Call Vanguard at **1-800-523-1188** (Monday through Friday from 8:30 a.m. to 9 p.m. Eastern Time) to speak to a Vanguard Participant Services representative. You also have 24-hour access through the interactive VOICE network by calling the same number. In addition, log on to your account anytime at **www.vanguard.com**. Some of the various topics you can obtain through Vanguard are:

- Income strategies and products to meet your needs
- A range of services to aid in retirement decision-making including Financial Engines, Vanguard Managed Account Program, Vanguard Financial Planning Services, etc.
- Education to help you prepare for retirement in advance
- Help turning your retirement savings into income.

## WORKING WITH YOUR RRC RETIREMENT SPECIALIST

Our Rexam Retirement Center (RRC) Retirement Specialists understand how important your retirement decisions are. They'll take all your benefit elections for any applicable pension and/or retiree medical and life benefits over the phone, and help you complete any required paperwork. In addition, they will help you understand:

- How to pick a retirement date that maximizes the benefits you'll receive from Rexam;
- What benefit options may be available;
- The forms and information you'll receive in the mail about any applicable pension and/or retiree medical and life benefits;
- How to contact Vanguard regarding your Rexam Savings Plan (401(k));
- How to begin your Social Security and Medicare benefits; and
- What action steps you need to take, and when.

## ONLINE TOOLS AND INFORMATION

### Pension/Retiree Medical and Life:

Visit the website at <http://resources.hewitt.com/rexam> for detailed, personalized information about your Rexam benefits, and easy-to-use modeling tools that will help you make decisions about your benefit options. You may even be able to complete the retirement process online, if you want to, without the assistance of a Retirement Specialist. Of course, you may call a Retirement Specialist at any time if you need help.

### Rexam Savings Plan

To achieve a more comfortable retirement, your plan doesn't have to be complex. To learn how much money you'll need in retirement, understand how much to save and to make more informed investment decisions, access Vanguard's online tools at [www.vanguard.com](http://www.vanguard.com). Of course, you may call a Participant Services representative at any time if you need help.



### *Remember your user IDs and passwords.*

For your security, you'll need your user ID and password to log on to either website. If you're calling the Rexam Retirement Center (1-866-739-2600) or Vanguard (1-800-523-1188), you will need your Social Security Number and Personal Identification Number (PIN). If you can't provide your PIN, you will only be able to obtain general information regarding the plan available to you.



# Your Retirement Checklist

Use this checklist to keep track of what you need to do as you work through the retirement process.

## YOUR RETIREE BENEFITS

### Pension Plan

#### What You Need to Know

- If you're a participant and vested in the plan, you'll receive a pension benefit.

**Important: Choose your retirement date carefully. Ask for your eligible retirement dates and write them below.**

Your age and years of service may have an impact on the amount of your pension benefit. Your Retirement Specialist can give you the information you need to help you make the decision that's right for you.

Early Retirement Date: \_\_\_\_\_ Normal Retirement Date: \_\_\_\_\_

#### What You Need to Do

- Add/update your spousal information.
- Choose the type of payments you want, as well as how and when you want to receive them.
- Return the required forms before your retirement date to make sure that your payments won't be delayed.
- Have your bank or other account information available to set up direct deposit.

#### How to Do It

Call the Rexam Retirement Center at **1-866-739-2600** to speak with a Retirement Specialist, or visit <http://resources.hewitt.com/rexam>.

### Savings Plan 401(k)

#### What You Need to Know

- Your plan contributions stop.
- You must repay plan loans within 90 days from your last day worked or the outstanding balance will become taxable income.
- Depending on your account balance, you may be able to leave your money in the plan, take some or all of it in a lump sum, or roll over some or all of it into an IRA.
- You'll continue to choose how any money you leave in the plan is invested using the same funds available to active employees.
- Researching calculators, videos, audios, and other interactive media are available online once you have signed into your [vanguard.com](http://vanguard.com) account.

#### What You Need to Do

- Choose how and when you want to take money out of the plan.

#### How to Do It

Obtain your Rexam Savings Plan account balance by contacting Vanguard at **1-800-523-1188** (Monday through Friday from 8:30 a.m. to 9 p.m. Eastern Time) or logging on to your account anytime at [www.vanguard.com](http://www.vanguard.com).

If you need to register online at [vanguard.com](http://vanguard.com), please use your applicable plan number that is found below:

- Salaried Employees: 090025
- Hourly Employees not covered by a Collective Bargaining Agreement: 092173
- Hourly Employees covered by a Collective Bargaining Agreement: 091945

## YOUR RETIREE BENEFITS

### Health Plan

#### What You Need to Know

- You (and your spouse or other dependents) may be eligible for the Retiree Medical Plan.
- You may not be eligible for the Retiree Medical Plan if you are Medicare eligible at the time you retire. However, if you are eligible to continue retiree medical coverage once you become Medicare eligible, the plan will work in conjunction with Medicare. It's important to sign up for both Medicare Part A and B to receive full plan benefits (see page 13).
- If you become disabled and start Medicare, please contact the Rexam Retirement Center.
- You may also be eligible for a Rexam subsidy/allowance which could help reduce the cost of your medical coverage. However, if you are not eligible for a Rexam subsidy/allowance you will be required to pay 100% of the cost for your medical coverage.
- If you are eligible for a pension benefit and decide to commence, you may have the option of either having your monthly medical premium deducted from your monthly pension payment, being billed, or signing up for direct debit.

**Important:** If you don't enroll now, you can still enroll later. However, if you enroll and later drop your retiree medical coverage, you will not be able to obtain coverage into the Retiree Medical Plan coverage in the future.

#### What You Need to Do

- Find out if you're eligible to enroll. Make sure you notify the Rexam Retirement Center if/when you are eligible for Medicare, even if you are eligible due to a disability.
- Decide if you want to enroll.
- If you don't want to enroll, you may temporarily continue your coverage through COBRA (see COBRA section).
- Enroll before your retirement date.
- If electing coverage, have your bank or other account information available to set up direct debit.

#### How to Do It

Call the Rexam Retirement Center at **1-866-739-2600** to speak with a Retirement Specialist, or visit <http://resources.hewitt.com/rexam>.



### *Use direct deposit and direct debit.*

Direct deposit makes receiving Rexam Pension Plan and Savings Plan payments easy and convenient. In addition, direct debit gives you a hassle-free way to pay insurance premiums. To set up direct deposit or direct debit, have your bank or other account information available as you work through the retirement process.





## YOUR RETIREE BENEFITS

### Dental, Vision, Flexible Spending Accounts (FSA's), and Health Savings Account (HSA)

#### What You Need to Know

- ❑ Coverage will end at midnight on your last day worked (if covered by a Collective Bargaining Agreement, coverage may end on a different date depending on the terms of your applicable Collective Bargaining Agreement).
- ❑ You may temporarily continue your coverage (excluding Dependent Care FSA) through COBRA (see COBRA section).
- ❑ You may submit your Health Care Flexible Spending Account claims for expenses that you incurred before your retirement date until May 31st of the year following your retirement (see COBRA section).
- ❑ Your Health Savings Account (HSA) will automatically be converted to an individual (retail) account. You will then be responsible for any fees, including the monthly maintenance fees and any applicable investment fees.

#### What You Need to Do

- ❑ See COBRA section on this page.

### COBRA

#### What You Need to Know

- ❑ If you decide not to enroll in the Retiree Medical Plan, you may temporarily continue your medical coverage through COBRA.
- ❑ You may also continue your dental and vision coverage, as well as your FSA contributions, through COBRA.

#### What You Need to Do

- ❑ Decide if you want COBRA coverage.
- ❑ Be on the lookout for your COBRA package, which is mailed within 14 days from your last day worked.
- ❑ Follow the information in your COBRA enrollment materials to elect coverage.
- ❑ Have your bank or other account information available to set up direct debit.

#### How to Do It

Call UnitedHealthcare at **1-866-747-0048** for more information.

Once enrolled, you may pay your invoice online at [www.uhcservices.com](http://www.uhcservices.com).

## YOUR RETIREE BENEFITS

### Life Insurance

#### What You Need to Know

- If you have Basic, Supplemental Life or Dependent Life, Business Travel Accident or Personal Accident insurance, the coverage ends at midnight on your last day worked (if covered by a Collective Bargaining Agreement, coverage may end on a different date depending on the terms of your applicable Collective Bargaining Agreement).
- You may also be eligible for Retiree Basic or Supplemental Life coverage with Rexam.
- You will be given the option to convert (in the form of individual life insurance) or port (in the form of term life insurance) your company-provided basic life, optional supplemental life and personal accident insurance. You are responsible for submitting the applications for converting or porting within 31 days from your retirement date.

#### What You Need to Do

- Decide if you want to convert or port your current coverage.

#### How to Do It

To learn more about your eligibility for Retiree Basic or Supplemental Life coverage, call the Rexam Retirement Center at **1-866-739-2600** to speak with a Retirement Specialist, or visit at <http://resources.hewitt.com/rexam>. Information to convert or port coverage will be included in your COBRA package.

Contact Cigna at **1-800-423-1282** with any questions regarding new coverage.

### Disability

#### What You Need to Know

- If you are eligible for Short Term Disability/Accident and Sickness or Long Term Disability, coverage ends at midnight on your last day worked (if covered by a Collective Bargaining Agreement, Accident and Sickness coverage may end on a different date depending on the terms of your applicable Collective Bargaining Agreement).

#### What You Need to Do

- Decide if you want to convert your current Long Term Disability coverage, if applicable.

#### How to Do It

Information to convert any Long Term Disability will be included in your COBRA package. Contact Cigna at **1-800-423-1282** with any questions regarding new coverage.

### Group Legal Services, Employee Assistance Program (EAP), and Vacation

#### What You Need to Know

- If you are eligible for Group Legal or EAP coverage, it ends at midnight on your last day worked.
- You may convert Group Legal coverage to an individual policy within 90 days of your retirement date.
- Any unused and accrued vacation days will be paid out to you in your last paycheck.

#### What You Need to Do

- If you would like to convert your Group Legal Plan, you must convert within 90 days from your retirement date.

#### How to Do It

To convert your Group Legal policy, please contact ARAG (Group Legal) **1-800-247-4184** or [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com) (Access code: 10014ua).





## OTHER RESOURCES AND ACTION STEPS

### Social Security

#### What You Need to Know

- ❑ Depending on your year of birth, you may begin receiving a reduced benefit as early as age 62; you'll receive a full benefit between ages 65 and 67.

**Important:** Apply for Social Security benefits three months before your retirement date to ensure that your benefits will begin when you need them to.

#### What You Need to Do

- ❑ Apply for Social Security benefits.

#### How to Do It

Visit [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213.

### Medicare

*See page 13 for more information*

#### What You Need to Know

- ❑ Medicare has a publication called "Medicare & You" that can be found on [www.medicare.gov](http://www.medicare.gov). This is the official U.S. government Medicare handbook. It provides what's new and what Medicare covers.
- ❑ Medicare Part A and Part B eligibility and enrollment is dependent on each individual's circumstance. Some are automatically enrolled in Medicare Part A and Part B while others are required to elect coverage.

#### What You Need to Do

- ❑ Determine if you need to enroll in Medicare at least three months before your retirement date to ensure that your benefits will begin when you need them to and to avoid possible premium penalties. Also, if you obtain Medicare eligibility earlier than age 65 as a result of disability, make sure you inform the [Rexam Retirement Center](#).

#### How to Do It

Visit [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213.

For information about Medicare, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227).



## OTHER RESOURCES AND ACTION STEPS

### Medicare Part D

See page 13 for more information

#### What You Need to Know

- ❑ Medicare Part D covers prescription drugs. Part D is optional; a monthly premium applies. Medicare delivers Part D coverage by contracting with private prescription drug plans. These plans offer standard Part D coverage and may also offer more coverage and additional drugs for higher monthly premiums.
- ❑ If you are eligible for Rexam's prescription drug coverage, it has been certified to be comparable to, or better than, Medicare Part D drug coverage. As a result, you don't need to enroll in Medicare Part D. If a retiree, spouse, or dependent of a retiree enrolls in Part D, the retiree will continue to have Rexam medical and prescription drug coverage. However, Rexam prescription drug coverage will become secondary to Medicare Part D.
- ❑ However, Rexam prescription drug coverage will become secondary to Medicare Part D.

#### What You Need to Do

- ❑ Review information about Medicare Part D coverage to determine if you want to enroll.
- ❑ Compare the Medicare Part D prescription drug plans that are available to you (they're offered only through private companies) by using the **Prescription Drug Plan Finder** tool on Medicare's website at [www.medicare.gov](http://www.medicare.gov) or by calling **1-800-MEDICARE (1-800-633-4227)**.

#### How to Do It

Determine if you will require coverage and if so, enroll directly with the Medicare Part D prescription drug plan of your choice during the enrollment period.

### Pension and Savings Plan Benefits From Past Employers

#### What You Need to Know

- ❑ Are you eligible for a pension benefit from past employers?
- ❑ Do you have balances in past employers' savings plans?

#### What You Need to Do

- ❑ Factor these benefits into your planning.
- ❑ Decide how and when you want your benefits paid.

#### How to Do It

Contact your past employers and/or financial institutions.

## OTHER RESOURCES AND ACTION STEPS

### Personal Savings **What You Need to Know**

- ❑ Your personal savings, including bank accounts, IRAs, brokerage accounts, and other investments, are another important source of retirement income.

### **What You Need to Do**

- ❑ Factor these savings into your planning.

### **How to Do It**

Contact your financial institutions.

---

### Estate Planning **What You Need to Know**

- ❑ An estate plan ensures that you and your beneficiaries get the maximum value from your hard-earned money both before and after your death. Estate planning is for everyone, not just for wealthy people.
- ❑ You should consider having a will, living trust, durable power of attorney (POA), power of attorney for health care, and/or a living will.
- ❑ As an active employee you have multiple resources available to you to assist you with retirement planning including:
  - Employee Assistance Program (EAP) offers many programs including: estate planning, financial fitness and retirement planning.
  - Cigna offers many programs including: will, living will, healthcare/financial POA and estate planning.
  - If elected, ARAG-Group Legal Plan also offers a multitude of programs including: will and living will preparation, amendment to will, POA and financial education and counseling services.
  - Vanguard offers a free personalized investment strategy for your retirement through the Vanguard Financial Planning Services.

### **What You Need to Do**

- ❑ Gather and review all your financial records, current will, etc.
- ❑ Consider contacting a lawyer, a financial advisor or any of the above vendors.
- ❑ Update your beneficiary information for your 401(k) plan account(s) and IRAs, and life insurance policies (if applicable).

### **How to Do It**

EAP offers online Information at: [www.liveandworkwell.com](http://www.liveandworkwell.com) (access code: reexam) under the "Live Well" section or call **1-800-622-7276**.

Cigna offers online information at: [www.CIGNAWillCenter.com](http://www.CIGNAWillCenter.com) or call **1-800-901-7534**.

ARAG offers online information at: [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com) or call **1-800-247-4184** (you are also able to convert ARAG once you retire).

Vanguard offers online information at [www.vanguard.com](http://www.vanguard.com) or call **1-800-523-1188**.

# Your Retirement Plan Payment Options and Considerations

If you are eligible for a pension benefit, you'll be asked to choose among several Rexam Pension Plan payment options as part of the retirement process. Your Retirement Specialist can help you understand your options and the tax rules that may apply. If you have a Rexam Savings Plan account, you will also receive information outlining your payment options. Your Vanguard Participant Services Representative can guide you through your options and any applicable tax rules.

In addition, because these rules are very complex, you should consider talking with a qualified financial advisor about your personal situation. You'll have to pay income taxes on your Rexam Pension Plan payments and any money you take out of the Rexam Savings Plan. Under current federal law:



- You can continue to defer income taxes until you reach age 70½, or when you end active employment if later.
- Twenty percent of lump-sum payments must be withheld for tax purposes unless you roll them over directly into an IRA or another eligible retirement plan. The amount that's withheld will be subtracted from what you owe in income taxes for the year in which you took the lump sum. In certain cases, the amount withheld may not cover the actual tax due.
- If you take a distribution from the plan (i.e., you do not roll over your money into a qualified retirement plan) before age 59½, you may be subject to an additional 10% tax penalty.

Depending on your eligibility, here are some things to consider as you think about what types of payment options might be best for you:

## If Eligible, You:

## What To Consider

### Defer Payment

- Can you live comfortably now if you are eligible to defer your benefits? Can your personal savings or other sources of income meet your needs in the meantime?

### Take a Lump-Sum Payment

- If you take your payment in cash, how will the tax impact affect your retirement security?
- What are the benefits of rolling over the lump sum directly into an IRA? Will tax-deferred growth improve your retirement security? Will you be in a lower tax bracket in a few years and be able to pay lower taxes on the money you withdraw from an IRA?

### Take a Single Life Annuity (Pension Plan)

- You'll receive a monthly payment for the rest of your life, and payments will end when you die.
- Are you married? Do you have dependents? Will choosing this option hurt their financial security after your death? Do you have life insurance or other income or savings that will support them?

### Take a Joint and Survivor Annuity (Pension Plan)

- You'll receive a monthly payment for the rest of your life. When you die, your beneficiary will receive a percentage of your monthly benefit for his or her lifetime.
- Your monthly benefit will be lower than the amount you would receive with a Single Life Annuity. The benefit amount depends on your age, the beneficiary's age, and the percentage of the benefit that will be paid to the beneficiary when you die.

### Installment Payments (Savings Plan)

- You'll receive a payment monthly, quarterly, semi-annually or annually in any amount greater than \$50 for as long as you have a balance in the plan.





## Rexam's Retiree Medical Plan and Medicare

Medicare is a federal health insurance program for people who are age 65 and older or disabled. It has three parts:

- **Part A**, which covers hospital stays, care in skilled nursing facilities, home health care, hospice care, and blood transfusions. Everyone who's eligible for Medicare gets Part A; there's no charge for it.
- **Part B**, which covers doctors' services, outpatient hospital care, and some medical supplies and equipment. It also covers some services that Part A doesn't cover, such as certain physical and occupational therapy and home health care services. Part B, which is optional, has a monthly premium that's deducted from your monthly Social Security benefits. If you are receiving Social Security benefits you will automatically be enrolled in Part A and B. If you initially decline Part B, you need to be enrolled in Part B when your retiree medical becomes effective. If you have questions you can contact the Social Security Administration at **1-800-772-1213**.
- **Part D**, which covers prescription drugs. Part D is optional; a monthly premium applies. Medicare delivers Part D coverage by contracting with private prescription drug plans. These plans offer standard Part D coverage and may also offer more coverage and additional drugs for higher monthly premiums. Several Medicare prescription drug plans are available in each state, so you'll need to determine which one might best meet your needs. You may enroll in Medicare Part D during the enrollment period each year. Enrollment isn't automatic—if you want coverage, you must enroll directly with the private prescription drug plan.

For those who are eligible for Post-Medicare coverage with Rexam, Rexam's Retiree Medical Plan works in conjunction with Medicare and determines your benefits, assuming that you have both Part A and Part B coverage and that you don't have Part D coverage. **Although enrollment in Part B is optional, it's important that you have both Part A and Part B coverage for Rexam's plan to pay full benefits.** Here's why: The plan covers the costs that Part B doesn't, up to the amount that the plan would have paid on its own, *whether you have Part B coverage or not*. This means that if you don't have Part B coverage, you'll personally be responsible for paying the costs that Part B would have covered. Part D is also optional. Rexam's prescription drug coverage has been certified to be comparable to, or better than, Medicare Part D drug coverage. As a result, you don't need to enroll in Medicare Part D coverage.





## YOUR RETIREE MEDICAL COVERAGE OPTIONS

You may be curious how recent health care reform changes made with the Affordable Care Act affect your Rexam retiree medical benefits. Rexam's retiree health plans are considered grandfathered under the Affordable Care Act, and therefore the provisions such as lifetime maximum, copays, and the dependent eligibility have different requirements than the Rexam active medical plans.

Visit the website at <http://resources.hewitt.com/rexam> for more information about your retiree medical options, as well as the Health Plan Comparison Chart (HPCC) for more specific information regarding the retiree medical plan.

The cost of your Rexam retiree medical coverage may change each year. You'll receive information about pricing changes each fall before benefits enrollment. If you're not Medicare eligible when you retire, Rexam's plan will be your primary plan until you become eligible for Medicare. Certain participants are not eligible for retiree medical coverage with Rexam once they become Medicare eligible. For those participants who are eligible for Post-Medicare retiree medical coverage with Rexam, you may be offered medical options that accommodate varying Medicare eligibilities if you and your spouse become eligible for Medicare at different times.

### QUESTIONS?

Your Retirement Specialist can help you understand how Medicare works with Rexam's retiree medical plan. For more information about Medicare, visit [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227)**. To enroll in Medicare Parts A and B, visit the Social Security Administration website at [www.ssa.gov](http://www.ssa.gov) or call **1-800-772-1213**. To enroll in Medicare Part D, enroll directly with the private Medicare Part D prescription drug plan of your choice.



### *Remember to report address changes.*

In the year of your termination, don't forget to let Rexam know when your address changes. Rexam will need to update their information in order to send the correct tax information (e.g., W-2 forms).

Ongoing, it is your responsibility to make sure the Rexam Retirement Center and Vanguard have your correct address in order to provide you with current information.

As a retiree, to report an address change for your **pension** or **retiree medical**, call the Rexam Retirement Center at **1-866-739-2600** to speak with a Retirement Specialist or call Vanguard at **1-800-523-1188**.



## CONTACT DIRECTORY

KEY RESOURCES	CALL	ONLINE
<b>Rexam Retirement Center</b>	1-866-REXAM00 (1-866-739-2600)	<a href="http://resources.hewitt.com/rexam">http://resources.hewitt.com/rexam</a>
<b>Vanguard</b>	1-800-523-1188 (1-800-749-7273 for TTY)	<a href="http://www.vanguard.com">www.vanguard.com</a>
<b>UnitedHealthcare</b>	1-866-747-0048	<a href="http://www.uhcservices.com">www.uhcservices.com</a>
<b>Cigna Will Center (Estate Planning)</b>	1-800-901-7534	<a href="http://www.CIGNAWillCenter.com">www.CIGNAWillCenter.com</a>
<b>ARAG (Group Legal)</b>	1-800-247-4184	<a href="http://www.ARAGLegalCenter.com">www.ARAGLegalCenter.com</a>
<b>Social Security</b>	1-800-772-1213	<a href="http://www.ssa.gov">www.ssa.gov</a>
<b>Medicare</b>	1-800-MEDICARE (1-800-633-4227)	<a href="http://www.medicare.gov">www.medicare.gov</a>
<b>Employee Assistance Program (EAP)</b>	1-800-622-7276	<a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> (access code: rexam)



PLEASE NOTE

The applicable governing provisions for each benefit plan described herein are set forth in the formal plan documents respectively. In the event of a conflict between a statement in this notice and the plan documents, the terms of the plan documents will control. No spoken response from a Company representative can modify the terms of the official plan documents, and, consequently, do not constitute a promise or guarantee of benefits. The Company reserves the right to amend or terminate the plans at any time and for any reason (but this cannot cutback on any vested benefits you may have accrued up to that point).

Under all circumstances, the plan administrator shall have the authority and discretion to construe the terms of the applicable plan, to make all determinations needed under the plan, to make all rules required for the operation of the plan, and to amend the terms of the plan.

Your Benefits Resources is a trademark of Hewitt Associates LLC.

Copyright © 2014 Hewitt Associates LLC.